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# **2006 SURVEY OF RESERVE COMPONENT SPOUSES**



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# **2006 SURVEY OF RESERVE COMPONENT SPOUSES**

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# 2006 SURVEY OF RESERVE COMPONENT SPOUSES

## Executive Summary

This report provides an overview of results<sup>1</sup> of the Defense Manpower Data Center (DMDC) *2006 Survey of Reserve Component Spouses (RCSS 2006)*. The survey was designed to assess quality of life issues facing Reserve component spouses and their families, the impact of deployments on military families, and perceptions of military spouses about DoD programs and policies affecting them.

DMDC conducted a primarily Web-based survey of a representative sample of 39,094 Reserve spouses during November 2005 through June 2006. About 11,000 spouses responded, for a weighted response rate of 39%. The survey covers spouses of members of the U.S. Army National Guard (ARNG), U.S. Army Reserve (USAR), U.S. Navy Reserve (USNR), U.S. Marine Corps Reserve (USMCR), U.S. Air National Guard (ANG), and U.S. Air Force Reserve (USAFR). Results of the entire survey are tabulated in the *2006 Survey of Reserve Component Spouses: Tabulations of Responses* (DMDC, 2007a).

**Activation.** Activation refers to when a Reserve member is mobilized for active duty on a full-time basis. Reserve component members in the ARNG, USAR, or USMCR were more than twice as likely as those in the other Services to be activated at the time of the survey (27-30% vs. 11-12% for the other components). In general, 90% of spouses indicated Reserve component members had been activated for 30 days or more during the 24 months before the survey.

Spouses indicated that ANG members had been activated 2.1 times since September 11, 2001, as compared to 1.5-1.8 times for other Reserve component members. In addition, spouses indicated that activated USNR, ANG, and USAFR members had spent fewer nights away from home (44-51 nights) in the previous 12 months than did those in the ARNG (127 nights), USMCR (114 nights), or USAR (101 nights).

On average, spouses indicated members received informal notification of their activation 37 days beforehand, with formal notification 23 days beforehand. Slightly less than half (46%) of spouses indicated they felt well-prepared for their Service members' activation upon initial notice, whereas ARNG (39%) and USAR (35%) enlisted spouses were less likely to feel well-prepared. Junior enlisted spouses (32%),<sup>2</sup> spouses under age 26 (27%), and unemployed (31%) spouses were also less likely to feel well-prepared.

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<sup>1</sup> When comparing results, the percentage of each subgroup is compared to its respective "all other" group (i.e., the total population minus the group being assessed). For example, responses of spouses of U.S. Army National Guard (ARNG) members are compared to the weighted average of the responses from spouses of members of the U.S. Army Reserve (USAR), U.S. Navy Reserve (USNR), U.S. Marine Corps Reserve (USMCR), U.S. Air National Guard (ANG), and U.S. Air Force Reserve (USAFR).

<sup>2</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

***Deployment.*** Deployment refers to situations in which a Reserve member is sent from their “home” installation to another location, either in the U.S. or overseas. ANG and USAFR members had been deployed more often since September 11, 2001 (3 times on average vs. 1.7-2.2 times for others), but for shorter total periods (184 days, ANG; 263 days, USAFR). Overall, members deployed to Iraq or Afghanistan were deployed an average of more than four months longer (398 days) than those who were deployed to other locations (275 days).

***Duration of Deployment.*** Among spouses of members deployed in the previous 24 months, 42% indicated the deployments lasted longer than expected, as did 45% of the spouses of members deployed to Iraq or Afghanistan. ARNG (43%) and USAR (45%) spouses were more likely than USMCR (30%), ANG (27%), and USAFR (31%) spouses to indicate deployments were longer than expected.

***Preparations for Future Activation or Deployment.*** Thirty-six percent of spouses indicated members were likely to be activated or deployed in the 12 months after the survey. About as many spouses indicated that members were unlikely to be activated or deployed (34%). USAR enlisted spouses (43%) and spouses of members who had not been deployed to Iraq or Afghanistan (45%) were more likely to indicate that an activation or deployment might occur. Fifty-five percent of spouses indicated they were well-prepared for a future deployment, as compared to 11% who indicated they were not. Among spouses of members who had been deployed in the previous 24 months, 58% indicated they were well-prepared, whereas 50% of non-deployed members indicated they felt well-prepared for future deployments. Preparations for deployment included ensuring enough money for living expenses during deployment (75%), developing a financial plan for emergencies (56%), and buying life insurance for members (54%).

***Problems in Past Deployment.*** The problems that spouses were most likely to experience to a large extent during the Reserve component member’s most recent deployment were loneliness (48%), anxiety or depression (46%), dealing with household or car maintenance and repairs (44%), and difficulty sleeping (42%). Other problems experienced to a large extent included managing child care (29%), dealing with job or education demands (28%), managing expenses (27%), communicating with the Reserve component member (23%), and coping with serious family emotional problems (23%). Fewer indicated that concerns about loss of income from the member’s job (16%), marital problems (12%), or major financial hardship (9%) were a problem to a large extent.

***Financial Effects of Deployment.*** Household/car repairs (64%) and increased phone bills (61%) were spouses’ main financial concerns, followed by child care (35%) and reductions in the member’s (29%) or spouse’s (27%) income. Less frequently mentioned were loss of the member’s medical or dental insurance (15%) or job (12%). On average, the monthly household gross income (i.e., income before taxes) of Reserve members and their spouses was \$11,934 before deployment, \$10,022 during deployment, and \$10,234 after deactivation.

***Factors in Coping With Deployment.*** Ninety-six percent of spouses indicated the ability to communicate with their husband or wife was the most important factor in coping with deployments. Most often, spouses used e-mail (80%) and telephones (74%) to communicate. Most spouses also indicated that knowing about (93%) and having no change (80%) in the length

of deployment were important in coping. Other factors included deployment pay (88%), pre-deployment information (85%), and temporary reunions with members during deployments (84%). Support from the local civilian (69%) and military (67%) community was also important. Sixty-one percent of spouses indicated that having a military point of contact in the same unit was important, and 67% of spouses who had such contacts were satisfied with the help they received. More than half (56%) indicated a Family Readiness/Support Group was important, and 66% of spouses indicated they used such groups. Spouses also used unit newsletters (58%) and participated in unit-sponsored social events (55%).

***Children's Reactions to Deployment.*** Of the 73% of spouses with children, 63% indicated the children coped well with deployment, whereas 15% indicated the children coped poorly. ARNG (18%) and USAR (20%) enlisted spouses were most likely to indicate their children coped poorly. Overall, 51% of spouses indicated there was no change in behavioral problems at home, whereas 46% of spouses indicated more problems. Sixty-four percent of spouses mentioned their children's greater pride in having a military parent, whereas 61% of spouses indicated increased fear or anxiety in their children. Fewer indicated their children had an increase in behavioral problems at school (22%) or lower academic performance (6%). Almost all spouses indicated that maintaining a stable household routine (96%) and communicating with the deployed parent (92%) was very important in helping children cope.

***After Deployment.*** Nearly half of spouses indicated returning members appreciated family and friends (45%) and life in general (44%) more than they did before their deployment. Smaller percentages indicated the member was more emotionally distant (27%) or quicker to anger (30%). Similar percentages indicated members increased their alcohol consumption (11%) or took more physical risks (9%). Most spouses indicated adjusting to the member's return was easy (43%) or neither easy nor difficult (32%), whereas 25% indicated it was difficult. USAR (36%) and ARNG (28%) enlisted spouses and spouses of those deployed to Iraq or Afghanistan (31%) were more likely to indicate difficulty readjusting, whereas ANG (12%) and USAFR (16%) enlisted spouses were less likely.

***Child Care.*** Overall, 37% of spouses with children under age 23 indicated they used child care so that they, their husband, or their wife could work, although percentages among USAR (48%) and USMCR (44%) enlisted spouses were higher. Junior enlisted spouses (44%) were more likely to use child care than senior officer spouses (24%). Child care expenses were an average of \$422 per month. Spouses indicated an average loss of 6.3 work days in the previous 12 months due to lack of child care, with more lost time among ARNG enlisted spouses (9 days), USMCR enlisted spouses (7.4 days), and spouses of members deployed to Iraq or Afghanistan (9 days). In contrast, ANG (4 days) and USAFR (3.5 days) enlisted spouses indicated losing fewer work days due to lack of child care. Twenty-six percent of spouses indicated that members missed civilian work for reasons related to child care, including 35% of the spouses of members not deployed to Iraq or Afghanistan. Most spouses indicated child care had no effect (55%) or little effect (31%) on the member's decision to remain in the Reserves.

***Financial Status.*** Thirty-eight percent of spouses indicated their income was a major contribution to total household income. Twenty-eight percent indicated the member's Reserve income was a major contribution, whereas 66% indicated the member's Reserve income was a minor contribution. Overall, 30% of spouses (including 51% of junior enlisted spouses)

indicated experiencing at least one financial problem in the 12 months before the survey. The most common financial problems among spouses included bouncing two or more checks (16%), failing to make minimum credit card payments (16%), receiving pressure from creditors to pay bills (15%), and delaying rent or mortgage payments (10%). Forty-two percent of spouses saved money each month, 31% saved whatever was left over at the end of the month, and 17% spent as much as their income. More than half indicated they were able to make ends meet without difficulty (41%) or that they were financially comfortable (17%), as compared to 28% who occasionally had difficulty making ends meet, 11% who found it tough to make ends meet, and 3% who were “in over their heads.”

***Use of Military-Provided Services.*** Most spouses indicated they used one or more military-provided services in the 24 months before the survey. Sixty-three percent indicated they shopped at a military exchange, and 56% shopped at a commissary. About one in five indicated they used military fitness centers or recreational programs (both 22%). Somewhat lower percentages indicated they used preactivation support activities (18%), services available to Reserve component member families only during activation/deployment (18%), or military legal assistance (16%). Fewer spouses indicated they used other services, such as Military OneSource (12%); chaplain services (10%); family centers, counseling, and family advocacy (all 8%); employment services (7%); or child care (6%).

***Satisfaction With Military-Provided Services.*** Among spouses who used these services, most were satisfied with the commissary (82%), military exchange (78%), fitness centers (74%), and recreation programs (74%). About half were satisfied with preactivation support (45%) and services they used during the member’s activation and deployment (50%). Half or more were satisfied with their use of legal assistance (60%), Military OneSource (51%), and chaplain services (51%). Fewer were satisfied with family centers (43%), counseling (36%), family advocacy (35%), child care (32%), or employment services (25%).

***Current Medical and Dental Coverage.*** The spouses and families of Reserve component members are eligible for TRICARE medical and dental coverage while the member is on active duty. At the time of the survey, 95% of spouses had some form of medical coverage. Among spouses with medical coverage, 37% used TRICARE, 51% had coverage from the member’s civilian job, and 37% had coverage from the spouse’s civilian job. In addition, 84% of spouses had dental coverage. Among spouses with dental coverage, 36% used TRICARE, 46% had coverage from the member’s civilian job, and 38% had coverage from the spouse’s civilian job.

***Use of TRICARE Medical Programs in the Past 24 Months.*** Overall, 48% indicated they used one or more TRICARE services during the previous 24 months. ARNG (57%) and USMCR (55%) spouses were more likely than those of members in the other Reserve components to do so. Among spouses eligible for TRICARE, 68% of those who did not use TRICARE indicated they preferred their civilian health care plan’s services. Of those who used TRICARE, 70% used TRICARE Standard (25% in conjunction with a civilian plan, 45% not in conjunction with a civilian plan), 52% used TRICARE Pharmacy (14% in conjunction with a civilian plan, 38% not in conjunction with a civilian plan), and 21% used TRICARE Extra (5% in conjunction with a civilian plan, 16% not in conjunction with a civilian plan). Of optional TRICARE programs, more spouses had used TRICARE Prime (28%) than TRICARE Prime Remote (15%) in the past 24 months. USMCR enlisted spouses (34%) were more likely than



others to use TRICARE Prime. Of those who used TRICARE, 75% were satisfied with the provider care they received, 65% were satisfied with the customer service, and 60% were satisfied with TRICARE claims processing.

***Use of TRICARE Dental Program.*** Fifty-three percent of spouses indicated that they or their families had used the TRICARE Dental Program in the 24 months before the survey. Senior officer spouses (63%) were more likely to indicate using TRICARE Dental than junior enlisted spouses (39%). Most spouses who used the program were satisfied with the provider care (79%), customer service (69%), and claims processing (63%).

***Marital Satisfaction.*** Spouses rated their marriages high on a Quality of Relationship scale (4.4 out of 5). By component/paygrade, ARNG (4.5), USNR (4.5), and ANG (4.5) officer spouses had higher average Quality of Relationship scale scores, as did ANG enlisted spouses (4.5). Compared to the previous 12 months, over half of those who had been married at least one year indicated that the frequency of problems in their relationship was about the same (58%) or less frequent (28%).

***Stress.*** Using a Perceived Stress scale that ranged from 0 to 16 points, ARNG (5.7 out of 16) and USMCR (5.6) spouses indicated more stress than USNR (4.8), ANG (4.8), or USAFR (4.5) spouses. Junior enlisted spouses indicated higher stress (6.5), whereas junior (4.9) and senior (4.2) officer spouses indicated lower stress. Stress was higher among spouses of members deployed to Iraq or Afghanistan since September 11, 2001 (5.9) than among other spouses.

Thirty-seven percent of spouses indicated experiencing more than the usual level of stress in their personal lives at the time of the survey, whereas 14% reported less stress. Compared to other spouses, junior enlisted (48%), USAR (41%), ARNG (43%), and USMCR (42%) spouses were more likely to indicate that levels of stress were more than usual. In addition, spouses of members who were (or who had been) deployed to Iraq or Afghanistan (51%) were more likely to indicate more stress than usual than spouses of members who had not been deployed (37%).

***Satisfaction With Military Life.*** Fifty-nine percent of spouses indicated they were satisfied with the National Guard/Reserve way of life, whereas 14% of spouses indicated they were dissatisfied. Senior officer (71%) and senior enlisted (61%) spouses were more likely to indicate satisfaction with the National Guard/Reserve way of life. Spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 were more likely to express satisfaction with the National Guard/Reserve way of life (60%).

***Spouse's Satisfaction With Member Participation.*** Seventy-five percent of spouses overall indicated they had a favorable view of their husband or wife's participation in the Reserves, whereas 12% had an unfavorable view. ANG (82%) and USAFR (84%) spouses were more likely to have favorable views about National Guard/Reserve service. Senior officer spouses were more likely to indicate favorable views of their husband or wife participating in the National Guard/Reserve (84%).

***Spouse's Support of Reserve Career Plans.*** Eighty-two percent of spouses indicated they agreed with their member's Reserve career plans, and 6% disagreed. ANG and USAFR spouses were more likely to indicate agreement with their husband or wife's National Guard/

Reserve plans (both 88%) than USAR spouses (78%). Senior enlisted (84%) and senior officer (91%) spouses were more likely to indicate that they agreed with their husband or wife about his or her National Guard/Reserve career plans.

Fifty-two percent of spouses indicated they have a choice to a large extent in whether their husband or wife remains in the National Guard/Reserve, 36% indicated that they have a choice to a small extent, and 12% indicated they have no choice at all. Senior officer spouses (56%) were more likely to indicate that they have a choice to a large extent on the National Guard/Reserve career decisions of their spouses.

***Support From Family.*** By nearly identical percentages, spouses indicated the member's relatives (69%), their children (69%), and their own relatives (70%) had favorable views of the member's Reserve service. Over two thirds of spouses indicated that their children (69%), their member's relatives (69%), and their own relatives (70%) viewed the member's participation favorably. Less than 20% of spouses indicated that their children (12%), their member's relatives (16%), or their own relatives (13%) viewed the member's participation unfavorably.

ANG spouses were more likely to indicate that their children were favorable about the member's participation (75%). Senior enlisted (71%) and senior officer (75%) spouses were more likely to indicate that their children were favorable.

ANG (79%) and USAFR (77%) spouses were more likely to indicate that their relatives were favorable about the member's participation. Senior officer spouses (80%) were more likely to indicate their relatives were favorable.

USNR (73%), ANG (80%) and USAFR (75%) spouses were more likely to indicate that their husband or wife's relatives were favorable about the member's participation. Senior officer spouses (81%) were more likely to indicate their husband or wife's relatives were favorable. Spouses of members who had not been activated in the 24 months before the survey (72%) were more likely to indicate that their husband or wife's relatives were favorable toward participation.

***Support From Coworkers.*** Most spouses indicated the member's civilian coworkers (65%) had favorable views of the member's Reserve service. ANG spouses were more likely to indicate that their husband or wife's coworkers were favorable about the member's participation (71%), whereas USAR spouses were less likely (58%). Senior enlisted spouses were more likely to indicate that coworkers were favorable about the member's participation in the National Guard/Reserve (67%).

***Support From Supervisors.*** Most spouses indicated that the member's supervisor (61%) had favorable views of the member's Reserve service. ANG spouses (70%) were more likely to indicate that their husband or wife's supervisor had favorable views (70% enlisted, 71% officers), whereas USAR spouses (54%) were less likely (54% enlisted, 53% officer). Senior enlisted spouses (63%) were more likely to indicate that their husband or wife's civilian supervisor was favorable about the member's participation.

***Changes in Spouse's Support.*** Sixty-five percent of spouses indicated their support for the member remaining in the Reserves had not changed during the previous 12 months. Those whose support had changed were as likely to indicate increased support (19%) as they were to

indicate decreased support (17%). Among junior enlisted spouses, 23% indicated support for the member remaining in the Reserves, whereas 21% indicated decreased support. Compared to other age groups, spouses age 26 to 30 were more likely to indicate that their support for their husband or wife's service had decreased (23%). In addition, spouses with no college (23%) or some college (20%) were more likely to indicate their support for the member remaining in service had increased, whereas spouses with more education were less likely (four-year degree, 15%; advanced degree, 12%).

***Effects of Long or Frequent Future Deployments.*** Overall, 53% of spouses indicated they were likely to support the member's Reserve career in the event of long or frequent future deployments, whereas 30% were unlikely. Spouses of members who had not been deployed to Iraq or Afghanistan since 9/11 (54%) were more likely to indicate they would support their husband or wife's career if there were long or frequent deployments in the future, whereas spouses of members who had been deployed (47%) were less likely.

***Important Factors in Spouse's Support.*** Thirty-seven percent of spouses indicated that the effects of the member's Reserve participation on family life had the greatest impact on their views about the Reserves. In addition, 23% of spouses overall and 35% of those who had been deployed to Iraq or Afghanistan were likely to indicate that activations and deployments was the factor with the greatest impact. Among all subgroups, 9-14% of spouses (12% overall) indicated that the factor with the greatest impact was the member's outlook on life. Spouses were less likely to indicate the factor with the greatest impact was income change (11%), time spent on Reserve duties and activities (8%), effect on the member's civilian job (5%), or the public image attached to the military (4%).



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# OVERVIEW OF RESULTS FROM THE 2006 SURVEY OF RESERVE COMPONENT SPOUSES

## Chapter 1: Background

This report provides an overview of the *2006 Survey of Reserve Component Spouses* (RCSS 2006). The topics and organization of this overview is based on initial analyses performed by Ramsberger et al. (2007). Among other things, this survey sought information on the personnel tempo experienced by members and their spouses. It also contained questions designed to assess the impact of activations and deployments on members, spouses, and children. Other issues include satisfaction with military-provided services (e.g., health care), the well-being and satisfaction of Reserve component spouses, and spousal support for staying in the military. Results of the entire survey are available in the *2006 Survey of Reserve Component Spouses: Tabulations of Responses* (DMDC, 2007a).

This chapter documents the characteristics of Reserve component members and what is known about military families, based on the literature review prepared by Ramsberger et al. (2007). When activated, Reserve component members and their families resemble their active duty counterparts, but the deployments may represent a much more disruptive element for them and their families, as compared to members of the active duty military. For instance, Reserve component members are taken away from their civilian jobs, which may mean loss of income and benefits provided by their civilian employers.

### ***The Reserve Component Forces***

#### ***The Changing Role of the Reserves***

The role of the Reserve components has changed over the past three decades in response to several major events—the advent of the All-Volunteer Force, the Total Force Policy that integrates active and Reserve component capabilities, the reduction of total force manpower, and the commitment of active and Reserve forces to operations in the U.S. and Southwest Asia. Historically, the Reserve components (National Guard/Reserve) were regarded as the nation’s standby military capability, responding to domestic emergencies and providing a strategic resource to support the active duty forces in a major war. During the DoD drawdown, the Selected Reserve end strength fell from 1,170,560 in FY 1989 to 835,236 in March 2005 (Department of Defense, 2004; Department of Defense, 2007). In addition, the drawdown of active component forces transferred more combat equipment to the Reserves (mainly Army and Air National Guard), increasing their ability to augment active duty combat units. Today, the Reserve components are no longer a “force in reserve.” The Reserve components are involved across the spectrum of military operations—from humanitarian and peacekeeping missions to homeland security and wartime operations.

The Reserve components are comprised of three major subelements: the Ready Reserve, the Standby Reserve, and the Retired Reserve. The majority of immediately available Reserve manpower resides in the Ready Reserve, which is comprised of the Selected Reserve and the Individual Ready Reserve/Inactive National Guard (IRR/ING). As of March 2005, there were 835,236 Selected Reservists and 278,490 IRR/INGs, producing a combined Ready Reserve

strength of 1,113,726 (DMDC, 2005).<sup>3</sup> The Selected Reserve is the part of the Ready Reserve with the highest priority of all Reserve forces and is subject to recall to active duty for any level of mobilization. The survey discussed in this report was administered to spouses of Selected Reserve personnel, which limits the focus of this report to married members of the Selected Reserve.

Before 1990, operational use of the Reserve components was limited. For example, between 1986 and 1988, Reserve component personnel performed an average of 0.9 million duty days annually in support of DoD missions (Department of Defense, 2006). Not only has operational tempo (the activation/deployment rate) increased, but some traditional capabilities of the Reserve components (e.g., civil affairs) have been in nearly continuous use. During 1996-2001, the Reserves' level of activation increased more than tenfold from the late 1980s level, averaging 12-13 million duty days per year (Department of Defense, 2002; Department of Defense, 2004). The Global War on Terror has greatly accelerated the Reserves' operational tempo. Reserve contributions grew to more than 63 million duty days in 2004, or about five times the 1996-2001 average (Department of Defense, 2006). As of March 2005, DoD had 179,052 Reserve component members activated, and about 85% of mobilized Reserve component members were from Army Reserve components. The Marine Corps Reserve, which accounted for 5% of the Selected Reserve, made up another 7% of mobilized Reserve component members (Department of Defense, 2005).

The marital status of Selected Reserve members did not differ markedly from the status of active duty members. Fifty-four percent of active duty members and 52% of Selected Reserve members were married. As shown in Table 1, married members were a minority (26%) among Reserve component members in the lowest ranks (E1-E4), but they accounted for more than half (63-81%) of all other ranks, with the highest proportion among senior officers. About one fourth (26%) of junior enlisted Reserve component members were married. The Navy Reserve had the highest percentage of married junior enlisted members (43%), whereas the Marine Corps Reserve had the lowest (18%). The Army Reserve (21%) and the Air National Guard (22%) had somewhat lower percentages of married junior enlisted members than the Air Force Reserve (26%) or the Army National Guard (28%). The differences across components for married senior enlisted Reserve component members were smaller—from 61% in the Army Reserve to 68% in both the Army National Guard and the Air National Guard. Similar percentages of junior officers were married in each Reserve component (62-66%), with the highest percentage in the Marine Corps Reserve. The percentage of married senior Reserve officers varied from 77% (Navy Reserve) to 85% (both the Army National Guard and the Marine Corps Reserve).

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<sup>3</sup> The Selected Reserve consists of paid personnel who serve part-time (drilling at least 39 days a year). IRR/ING members serve without pay or required drill. The President may activate up to 200,000 members (including 30,000 IRR) for up to 270 days upon notification of Congress and without declaring a national emergency. In a national emergency, the President may activate up to 1,000,000 Ready Reserve members for up to two years, reporting to Congress every six months. President George W. Bush declared such an emergency on September 14, 2001, after the September 11 terrorist attacks.

**Table 1.*****Percentage of Married Selected Reserve Members as of March 2005, by Paygrade***

	<b>DoD</b>						
<b>Paygrade</b>	<b>Overall</b>	<b>ARNG</b>	<b>USAR</b>	<b>USNR</b>	<b>USMCR</b>	<b>ANG</b>	<b>USAFR</b>
E1-E4	26	28	21	43	18	22	26
E5-E9	66	68	61	66	62	68	67
O1-O3	63	64	62	63	66	64	64
O4-O6	81	85	79	77	85	83	81
Total	52	50	48	62	32	58	60

*Source:* DMDC, DRS 16390 Marriage and Dependent Status of Active Component and Reserve Component Members as of 31 March 2005.

As of June 2005, 52% of Selected Reserve members activated to serve in Operation Noble Eagle (U.S. Air Defense), Operation Enduring Freedom (Afghanistan), and Operation Iraqi Freedom were married (DMDC, 2005). About half (49%) of activated enlisted Reserve component members and 70% of activated Reserve component officers were married. As was true of the Selected Reserve overall, marriage rates of activated Reserve component members varied by Service, with the Air Force Reserve (65%) having the highest overall percentage of activated Reserve component members who were married. The activation rate of Air Force Reserve component members (5%) was much lower than that of members of the Army Reserve component (29%) or the Marine Corps Reserve (32%).

### ***Importance of Families in Career Decision Making***

Studies focusing on Reserve component spouses demonstrate the effect of spousal support on whether Reserve members stay in the military. According to Schumm (1999), 69% of Army Reserve members indicated they would stay in the Reserves if their spouses held favorable attitudes toward their military service, whereas 44% indicated that they would stay in the Reserves if their spouse held unfavorable attitudes. Lakhani and Fugita (1993) found that a spouse's attitude was a stronger factor in predicting retention intentions for Reserve members than was years of service. Lakhani (1995) found that spouse support was a stronger predictor of actual retention in the Reserves than the Reserve member's retention intention. Kirby and Naftel (1998) found that non-mobilized Reserve component members who felt that their spouses had an unfavorable opinion toward their Reserve service had a retention rate of 37%, whereas the retention rate among Reserve component members with supportive spouses was 73%. Overall, Kirby and Naftel found that "negative spouse attitudes have a large and highly negative effect on the probability of retention" (1998, p. xvi).

Previous surveys of Reserve component spouses indicated that 84% of spouses in 1986 and 85% of spouses in 1992 had a somewhat favorable or very favorable attitude toward their husband or wife's participation in the Reserve components (Nord, Martens, Shen, Perry, & Weltin, 1997). In 2000, spouses with a favorable attitude about participation in the Reserves dropped to 73% (DMDC, 2003).

## ***Stressors for Reserve Component Members and Their Families***

Most research about the stress experienced by military families has focused on active duty families. Though Reserve component and active duty families share common deployment stressors, Reserve component families have unique challenges when the member is deployed for an extended period of time (Rabb, Baumer, & Wieseler, 1991). Reserve component families are less likely to rely on military community support (e.g., support available on military installations). Ironically, Reserve component families may need more support because they are less experienced at coping with deployments and extended separations than their active duty counterparts (Rabb, Baumer, & Wieseler, 1991).

Despite the differences in the circumstances of active duty and Reserve component families, many commonalities exist when Reserve members are activated. Therefore, the extant research on active duty military families is informative in understanding stress among Reserve component families. According to Segal (1988), the unique combination of stressors faced by military families includes danger, risk of death, relocation, separation from family, and foreign residence. Most military family studies focus on family adaptation to stress as it relates to military organizational outcomes. The successful adaptation of families to these stressors is related to retention, morale, and the member's job performance (Segal & Harris, 1993).

### ***Stress Related to Deployments***

Military family research over the past three decades has documented the stress effects of spouse deployments. Analyzing data from the 2000 Survey of Spouses of Reserve Component Personnel (*RCSS 2000*), Hogan and Simonson (2003) found that Reserve component members who reported that time away from home was difficult for their families were less likely to indicate the intention to stay in the military than those who did not. According to Schumm's analysis of *RCSS 2000*, "Only 15% of married members who had been mobilized or deployed reported that mobilization or deployment had increased their risk of marital separation or divorce" (2003, 7). In addition, Schumm stated, "Among divorced male members with dependents, for example, who had participated in two or more deployments, 55% associated their most recent deployment with a higher risk of marital instability. On the other hand, among divorced female members with no dependents, only 4% associated their most recent deployment with a higher risk of marital instability" (2003, iii).

Caliber Associates (1992) found that Air Force Reserve component members and their spouses faced hardships in preparing for Operation Desert Shield/Storm deployments because the activations and deployments were not expected. In the Caliber sample, 25% of Reserve component members had received less than 24 hours advance notice before deployment. The report also noted that the Reserve component members were uncertain about the length of their deployment and that short-term deployments were often lengthened. As Russo (1999) points out, family stress research has consistently concluded that expected stressors have much less negative impact on families than unexpected stressors.

Hosek, Kavanagh, and Miller (2006) found that separation from family was the most negative aspect of deployments for many deployed members. In addition, other researchers have demonstrated an increase in depression among civilian spouses before and during regular



deployments (Kelley, 1994; Beckman, Marsella, & Finney, 1979; Nice, 1983). Bell and Schumm (1999) found that 80% of spouses of Army members deployed for Bosnia and the Gulf War felt sadness at least once per week during the separation. Resnick, Schumm, and Maxfield (1997) found that members were more stressed by their military job than were their spouses, whereas spouses were more stressed by separations and moves. The research also showed that spouses were more stressed by social and community issues, such as crime, delinquency, and personal safety. In general, research on deployments has shown that, particularly among spouses, there were decreases in marital satisfaction, ability to concentrate, and ability to sleep (Bell & Schumm, 1999).

The 1992 Caliber study on Air Force Reserve component members corroborates these findings. Spouses reported three main areas of stress: (1) relationship with the member (communicating with the member, handling loneliness, and getting information about the deployment); (2) their children's stress (handling loneliness, helping with school work/activities, talking to children about the deployment, childrearing without a spouse present); and (3) financial stress (adjusting to a change in income, handling the family's finances, and managing household repairs). Respondents reported that loneliness and childrearing without help from an absent spouse were the most stressful aspects of the member's deployment (Caliber Associates, 1992). Rosenberg (1992) found similar results studying Army Reserve component spouses whose husband or wife had been deployed for Operations Desert Shield and Desert Storm. Missing a spouse and length of deployment were both associated with high levels of stress.

### ***Stress Related to Financial Concerns***

Two issues unique to deployed Reserve component families are changes in finances and the effect of lengthy deployments on the member's civilian job. Based on the Caliber Associates report (1992), spouses reported a number of financial problems stemming from a reduction of household income due to the Reserve component members' loss of civilian income and confusion over paying bills and receiving benefits. In the *1992 Survey of Spouses of Reserve Component Members*, 31% of spouses reported a decline in the member's income, but 33% reported an increase (Nord, Martens, Shen, Perry, & Weltin, 1997). A recent RAND report also demonstrated that the purported Reserve component earnings loss due to activation is "less common than suggested by survey-based analyses" (Loughran, Klerman, & Martin, 2006, p. xvii). Likewise, Doyle and Gotz (2005) found that income losses among Reserve component members are not likely to be widespread. In fact, Reserve component members are more likely to gain income from the activation. Income losses are most likely restricted to a small percentage of certain high-paid professions, such as engineers (Doyle & Gotz, 2005). Because these two studies use objective income measures, such as pay records, the results are less subject to self-reporting bias found in surveys (Loughran, Klerman, & Martin, 2006).

Though income loss due to activation may be overreported, the U.S. Government Accountability Office (2004) found that mobilized Army Reserve component members experienced significant pay problems. The report states, "The processes and automated systems relied on to provide active duty pays, allowances, and tax benefits to mobilized Army Reserve soldiers are so error-prone, cumbersome, and complex that neither DoD nor, more importantly, Army Reserve Soldiers themselves, could be reasonably assured of timely and accurate payments" (p. ii). In 1992, 17% of Reserve component spouses reported delays in receiving

military pay (Nord, Martens, Shen, Perry, & Weltin 1997). So, although income loss may be less of a problem than commonly reported, obstructions to receiving pay might still lead to stress for Reserve component members and their families.

### ***Stress Related to Civilian Occupations***

Reserve component members also face the unique situation of having to put their civilian jobs on hold while they are deployed. In the Caliber study (1992), one of the three main stressors of activated Reserve component members was job security. A U.S. Government Accountability Office (GAO) study (2002) concluded that DoD needs to manage relations between Reserve component members and their employers better. For example, the GAO reported that both Reserve component members and employers frequently claimed that they were not given the required 30 days of advance notice before deployments. On a more positive note, a RAND study indicated that Reserve component members reported a more favorable attitude on the part of their civilian managers toward their service in 1992 than they did in 1986 (Kirby, Grissmer, Williamson, & Naftel, 1997), perhaps because of the significant contributions Reserve component members made during Operations Desert Storm and Desert Shield.

### ***Stressors Unique to Recent Deployment Cycles***

Much of the available research about Reserve component families was conducted based on experiences in Operation Desert Shield/Storm. According to Hosek, Kavanagh, and Miller (2006), research conducted in the post-Gulf War era may not fully explain attitudes based on current deployment conditions in Iraq and Afghanistan. On average, deployments are longer than they were in the 1990s, more members are being deployed more often, families have to face the prospect of more severe casualties (e.g., amputation, brain injury, post-traumatic stress disorder) when the Service member returns home, and there is diminishing public support for current deployments (Hosek, Kavanagh, & Miller 2006). All these factors may have unforeseen effects on spouses' attitudes toward deployments and their commitment to members' military service. A recent report analyzing the retention of Army active duty junior officers highlighted separation from family, particularly for officers with young children, as one of the most important stressors affecting retention decisions (Ramsberger, Waters, & Strickland, 2005). The authors emphasized that officers expected to be deployed sometime in their career and appreciated the opportunity to put their training into practice, but the rewards of deployments were outweighed by costs to family life, particularly in the case of multiple tours. The results of the *RCSS 2006* provide an update for policymakers to understand the current experiences of Reserve component spouses and their families given the increased operations tempo.

### ***Reserve Component Programs To Support Families***

Although there are many support structures and programs for military families, Reserve component members and their families often live too far away from military installations to take advantage of the social services offered (Schumm, 1999). According to Bell, Schumm, Segal, and Rice (1996), approximately 40% of Reserve component families live over 100 miles from the nearest military installation. Rosenberg (1992) also found that distance discouraged the use of services, reporting that only 9% of spouses live within 10 miles of the nearest military installation, and 12% of spouses live within 11-25 miles. In addition, spouses did not use

available programs, because most had no experience with these services and did not know about them. Caliber Associates (1992) reported that spouses of Air Force Reserve component members were confused about their eligibility for benefits. As the *1992 Reserve Components Survey of Spouses* indicates, 70% of spouses reported that distance was a factor limiting their use of the commissary, and 62% reported that distance limited their use of the exchange (Nord, Martens, Shen, & Perry, 1997). Likewise, more than half of spouses participating in the *RCSS 2000* indicated that distance limited their use of the commissary and exchange completely or very much (DMDC, 2003).

When they were asked about available Reserve programs (e.g., social events, information programs, mobilization meetings), more spouses in 1992 reported that they did not know about these programs compared to 1986 (Nord, Martens, Shen, & Perry, 1997). In 2000, the percent of spouses responding that they did not know about these programs either remained the same as in 1992 or increased (DMDC, 2003). Over half of spouses in 2000 reported that they did not know about new unit member meetings, information programs, mobilization meetings, medical meetings, retirement meetings, and family support groups (DMDC, 2003). For the most part, these families sought help from other Reserve component families, civilian neighbors, churches, co-workers, local communities, and social service agencies (Rosenberg, 1992; Caliber Associates, 1992).

Because Reserve component families face unique challenges when the member is deployed, DoD has initiated programs to help them cope. One issue is employer support, because absences can create problems for the member's civilian employer. Reserve Affairs is sponsoring a study to learn more about mitigating employers' economic losses, as well as creating a set of early warning indicators of problems brought about by Reserve component members being deployed for military service. Also, the National Center for Employer Support to the Guard and Reserves advocates strongly for reducing costs incurred by civilian employers.

Deployments are as much an issue for families of Reserve component members as they are for those of members on active duty. In fact, joint-service and active duty component/Reserve component programs have emphasized the integration of family support programs, along with maintaining communications with families through multiple channels. Another issue is the economic impact of deployment on families of Reserve component members, especially families who might suffer economic losses when a Reserve member is mobilized for extended periods. DoD has a goal of providing more predictability about activations, as well as informing Reserve members about available entitlements and benefits as soon as it is known an activation/deployment will take place.

Health care support is an important issue for both families and for Service members who are injured in the line of duty. DoD has broadened benefits to keep Reserve component members activated for the duration of treatment and recovery. Reserve component families are eligible for TRICARE coverage immediately upon receiving orders for an activation period more than 30 days, and they can enroll in TRICARE Reserve Select to keep their benefits when they are not activated.

To integrate Reserve component families fully into the military community, DoD is now (1) issuing Reserve component members the same color ID card as active duty members; (2)

including Reserve component members in the thrift savings plan; (3) providing Reserve component members and their families unlimited commissary benefits; and (4) authorizing reduced air fare under the “City Pair” program and providing space-required travel for drilling Reserve component members (Department of Defense, 2004).

### ***Summary***

Research on military families has yielded several important findings for policymakers concerned with issues faced by families of active duty and Reserve component members. For example, spouses play an important role in the decision-making process about whether a member stays in the Reserves. Activations, deployments, and the disruption of the family by operations tempo are key elements that influence spouse satisfaction. Over time, DoD has recognized the importance of family health and well-being to member readiness and continuance and has put into place a variety of programs meant to address the most problematic stressors for military members and their families. Data from the *RCSS 2006* are useful in assessing whether family support programs are having their desired effects, as well as the impact of increased operations tempo on Reserve component members and their families.

### ***Organization of the Report***

Chapter 2 of this report describes the methodology used to implement the survey and gives an overview of the characteristics of the sample and population of Reserve component spouses. Chapter 3 focuses on activations and deployments, including an overview of the operations tempo experienced by members; the impact of activations and deployments on members, spouses, and their children; and the mechanisms used by spouses to cope with the absence of their husband or wife. Chapter 4 summarizes information from spouses about their satisfaction with child care services and their household financial condition. Chapter 5 focuses on satisfaction with military-provided services, particularly medical/dental care. Chapter 6 provides an overview of responses to questions related to marital satisfaction and overall health and well-being. Chapter 7 examines opinions about Reserve component service, including indicators of commitment to the military and career intentions.

## **Chapter 2: Methodology and Sample Characteristics**

The *RCSS 2006* was designed to include items from previous surveys of Reserve component spouses, especially questions that could provide trend data relevant to policymakers. In addition, constituencies in the Department of Defense (DoD) and the individual Reserve and Guard components provided input about topics important to them. When new items were required, they were made consistent in style and format with existing items. Important demographic variables were identified, and standard items from previous DMDC surveys were used to address them. Tabulated survey results and additional information on survey administration are reported by DMDC (2007a).

### ***Sample Selection***

The target population for the *RCSS 2006* consisted of spouses of National Guard/Reserve component members of the U.S. Army National Guard (ARNG), U.S. Army Reserve (USAR), U.S. Navy Reserve (USNR), U.S. Marine Corps Reserve (USMCR), U.S. Air National Guard (ANG), and U.S. Air Force Reserve (USAFR) who (1) had at least six months of service at the time the questionnaire was first fielded and (2) were below flag rank. In addition, at the time of the survey, the spouse must have indicated being currently married to a Reserve component member in order to remain eligible.<sup>4</sup> Single-stage, nonproportional stratified random sampling procedures were used. In stratified random sampling, all members of a population are categorized into homogeneous groups. For example, spouses might be grouped by the gender and Reserve component of their husband or wife (e.g., spouses of all male ARNG personnel in one group, spouses of all female USNR personnel in another). Within each group, spouses of Reserve component members were chosen at random. Small groups were oversampled in comparison to their proportion of the population to reduce sampling error. Weights were used so that groups were correctly represented in the analyses. The population was stratified by component, gender, paygrade group (E1-E3, E4, E5-E6, E7-E9, W1-W5, O1-O3, O4-O6), race/ethnicity (minority, non-minority), and activation status in the previous 24 months (not activated, activated and not de-activated, de-activated), in addition to being stratified by membership in the following four programs: Troop Program Unit (TPU); Active Guard and Reserve, Naval Training and Administration of the Reserve (AGR/TAR); Military Technicians; and Individual Mobilization Augmentees (IMA).

The sample was drawn from the spouses of 38,549 members in the sampling frame constructed from DMDC's *Reserve Component Common Personnel Data System*. Spouses who indicated on the survey (or by calling the data collection contractor) that they were divorced, widowed, or that their spouse was no longer in the National Guard or Reserves were deemed ineligible. This included 4.29% of the overall sample.

### ***Survey Distribution***

Letters of notification were sent to sample members on November 7, 2005. If there was no address of record for the spouse on file, letters were sent to the unit address of the spouse's

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<sup>4</sup> A Reserve component member married to another Reserve component member would be eligible for the survey depending on their spouse's status, not their own.

Reserve component member. In all cases, the letter indicated that the spouse had been selected to take part in the survey through random sampling. The letter explained the nature and importance of the survey and provided a Web address that directed the spouses to the online survey. The letter also provided information about informed consent and the Privacy Act, along with instructions for completing the survey. For example, respondents were informed that they could stop and save the survey at any point and return at a later time to complete it.

Data were collected from November 21, 2005, to June 1, 2006. Throughout the administration period, e-mail and postal reminders were sent to encourage survey participation. On January 5, 2006, paper surveys were mailed to sample members who had not responded by that time.

### ***Response Rate***

Completed surveys were defined as those in which more than half of the questions were answered. In all, completed surveys were received from 11,001 eligible spouses. After correcting for nonproportional weighting, the overall weighted response rate for eligible respondents was 39%. Data were weighted using the industry standard three-stage process. This form of weighting produces survey estimates of population totals, proportions, and means (as well as other statistics) that are representative of their respective populations. By contrast, unweighted survey data are likely to produce biased estimates of population statistics. The three-stage process of weighting includes the following steps:

- *Adjustment for selection probability*—Probability samples such as the sample for this survey are selected from lists and each married member of the list has a known nonzero probability of selection. For example, if a list contained 10,000 married members in a demographic subgroup and the desired sample size for the subgroup was 1,000, one in every tenth married member of the list would be selected. During weighting, this selection probability (1/10) is taken into account. The base weight (or first weight) used to adjust the sample is the reciprocal of the selection probability. In this example, the adjustment for selection probability (base weight) is 10 for members of this subgroup.
- *Adjustments for nonresponse*—Some sampled spouses do not respond to the survey. Continuing the previous example, suppose only half of sampled spouses (500 out of 1,000) completed and returned a survey. Because the unweighted sample size would only be 500, weights are needed to project the sample up to the subgroup population total (10,000). In this case, the base-weighted respondents would sum to only 5,000 weighted respondents. To adjust for nonresponse, the base weights are multiplied by the reciprocal of the nonresponse rate. In this example, the base weight (10) is multiplied by the reciprocal of the nonresponse rate (2) to create a new weight of 20. The weighted sample sums to the subgroup population total of 10,000.
- *Adjustment to known population values*—The first of the two previous weighting adjustments are applied according to the demographic groupings used in designing the subgroups for the sample. The second is based on population characteristics that are known to be related to whether a sample person responds to the survey. Because the sample design and adjustments for nonresponse cannot take into account all demographic

differences related to who responds to a survey and how they respond, auxiliary information is used to increase the precision of survey estimates. For this reason, a final weighting adjustment is computed that reproduces population totals for important demographic groupings related to who responds to a survey and how they might answer the survey. Suppose in our example the population for the subgroup was 8,500 Reserve component wives and 1,500 Reserve component husbands, but the nonresponse-adjusted weighted estimate from the respondents was 7,000 wives and 3,000 husbands. To reduce this possible bias and reproduce known population totals, the weights would be adjusted by 1.21 for wives and 0.5 for husbands so that the final weights for wives and husbands would be 24.3 and 10, which would give unbiased estimates of the total and of Reserve component wives and husbands in the subgroup.

### ***Reporting Procedures and Analysis Groups***

The complex sample design required weighting to produce population estimates (e.g., percent female). Because of weighting, conventional formulas for calculating the margin of error will overstate the reliability of the estimate. For this report, variance estimates were calculated using SUDAAN PROC DESCRIPT (Research Triangle Institute, Inc., 2004). By definition, sample surveys are subject to sampling error. Standard errors are estimates of the variance around population parameters (such as percentages or means) and are used to construct margins of error (i.e., confidence interval half-widths). Percentages and means in these tabulations are reported with margins of error based on 95% confidence intervals. Estimates may be unstable based on a small number of observations or a relatively large variance in the data or weights. Particularly unstable estimates are suppressed or annotated in these tabulations. The following rules are used:

- NR indicates the estimate is Not Reportable because it was based on fewer than 30 respondents or the relative standard error was high. NR frequently occurs for percent responding, but not for the percentage estimates because the sample sizes in the "percent responding" cell are relatively small (i.e., 31 to 140), making it difficult to estimate extreme values reliably (i.e., percentages greater than 95% or less than 5%).
- NA indicates the question was Not Applicable because the question did not apply to respondents in the reporting category based on answers to previous questions.

The results from this survey are analyzed by a variety of reporting categories. Due to the large number of reporting categories, results are typically presented first based on member characteristics and then by spouse/family characteristics. Results are shown only for reporting categories that have statistically significant differences.

Because this survey asks questions of Reserve component spouses, when results are reported by military characteristics, those characteristics always refer to the Reserve component member, even if the spouse is also a member of the military. Reporting categories for member characteristics include:

- *Member Component by Paygrade*—The Reserve components are Army National Guard (ARNG), U.S. Army Reserve (USAR), U.S. Navy Reserve (USNR), U.S. Marine Corps Reserve (USMCR), Air National Guard (ANG), and U.S. Air Force Reserve (USAFR). For each Reserve component, results are shown for enlisted members and officers. The Enlisted subgroup includes all enlisted paygrades (E1-E4 and E5-E9). The Officers subgroup includes Warrant Officers (W1-W5) and commissioned officers (O1-O3 and O4-O6).
- *Activation Status*—Not Activated includes members whose spouses reported that they were not called to active duty in the preceding 24 months. Activated includes those who have been called to active duty in the preceding 24 months.
- *Deployment Status Since 9/11*—Deployed to Iraq/Afghanistan includes members whose spouses reported that they have been deployed to Iraq/Afghanistan at least once since September 11, 2001. Not Deployed to Iraq/Afghanistan includes members whose spouses reported that they have not been deployed to Iraq/Afghanistan since September 11, 2001.

Reporting categories for spouse characteristics include:

- *Spouse Age*—Categories include 25 Years Old or Younger, 26 to 30 Years Old, 31 to 35 Years Old, 36 to 40 Years Old, and More Than 40 Years Old.
- *Spouse Education*—All categories refer to self-reported educational attainment. No College includes those without any college credit. Some College includes those with some college credit, including a two-year degree, but does not include those with a four-year degree. Four-year Degree includes those with a four-year degree and those with some graduate school, but no graduate or professional degree. Advanced Degree includes those with masters, doctorates, and other professional degrees.
- *Spouse Employment Status*—Categories include Employed, Unemployed, Not in Labor Force, and Armed Forces.<sup>5</sup> The employment status rates were constructed from questions based on Current Population Survey (CPS) labor force items and analyzed in a way to conform to Bureau of Labor Statistics (BLS) standards. Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and are unemployed. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking

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<sup>5</sup> The category “Armed Forces” includes spouses on active duty or in the National Guard/Reserves in a full-time status. Spouses in the National Guard/Reserves who are not serving in a full-time status are not included.



for work. Spouses who are in the military (e.g., serving on active duty or in the National Guard/Reserves in a full-time status) are included in Armed Forces. Armed Forces includes spouses who indicated that they served in the military (e.g., the DoD Services or U.S. Coast Guard) on active duty or as an AGR/FTS/AR at the time of the survey.

- *Family Status*—Categories include With Dependents and Without Dependents.

When proportions or averages are compared in this report, the comparison group is all spouses minus the subgroup being discussed. For example, if the results show that ARNG spouses were more likely to indicate a specific answer, this means that ARNG spouses were more likely to give that answer when compared to the average of responses from USAR, USNR, USMCR, ANG, and USAFR spouses. As another example, if ARNG enlisted spouses were more likely to answer a question in a particular way, they were more likely to indicate that answer, when compared to the average of responses from USAR, USNR, USMCR, ANG, and USAFR enlisted and officer spouses, as well as with ARNG officer spouses. In all cases, when the margin of error of the first percentage estimate overlapped the margin of error of the second percentage estimate, the difference between the two estimates was not assumed to be statistically significant. When the two margins of error did not overlap, the difference was statistically significant.

### ***Sample Characteristics***

Table 2 includes *RCSS 2006* demographics based on member characteristics and Table 3 includes *RCSS 2006* demographics based on spouse characteristics. As shown in Table 2, ARNG accounts for the greatest proportion of spouses overall (40%), followed by the USAR (21%), ANG (15%), USAFR (11%), USNR (10%), and the USMCR (3%). This parallels the relative makeup of the Reserve component forces (ARNG 40%, USAR 23%, ANG 13%, USAFR 9%, USNR 9%, and USMCR 5%), based on data from the Department of Defense (2006). In addition, 30% were married to members who had been deployed to Iraq/Afghanistan since 9/11.

**Table 2.**  
***Number of Respondents and Estimated Population, by Member Characteristics***

Respondents			Estimated Population		
	Count	Percent	Count	Margin of Error	Percent
<i>Overall</i>	11,001	100	351,992	±6,003	100
<i>Member Component by Paygrade</i>					
ARNG	1,991	18	139,518	±4,429	40
Enlisted	871	8	117,355	±4,443	33
Officer	1,120	10	22,163	±353	6
USAR	1,762	16	74,786	±2,941	21
Enlisted	992	9	52,454	±2,847	15
Officer	770	7	22,332	±739	6
USNR	1,732	16	35,262	±1,443	10
Enlisted	673	6	25,135	±1,425	7
Officer	1,059	10	10,127	±226	3
USMCR	1,611	15	9,081	±277	3
Enlisted	863	8	7,106	±275	2
Officer	748	7	1,974	±54	1
ANG	2,271	21	54,266	±2,012	15
Enlisted	1,375	12	44,283	±2,009	13
Officer	896	8	9,983	±224	3
USAFR	1,634	15	39,079	±1,253	11
Enlisted	770	7	28,288	±1,183	8
Officer	864	8	10,791	±414	3
<i>Member Paygrade</i>					
E1-E4	2,244	20	67,661	±2,579	19
E5-E9	3,300	30	206,961	±6,554	59
W1-W5	507	5	6,374	±350	2
O1-O3	2,077	19	25,212	±735	7
O4-O6	2,873	26	45,784	±1,142	13
<i>Member Activation Status</i>					
Activated Past 24 Months	6087	55	203,760	±6,118	58
Not Activated Past 24 Months	4891	44	147,218	±5,477	42
<i>Member Deployment Status Since 9/11</i>					
Deployed to Iraq/Afghanistan	3,290	30	107,793	±4,932	54
Not Deployed to Iraq/Afghanistan	2,755	25	90,761	±4,491	46

Table 1, DMDC (2007a, 8-9)

As shown in Table 3, population estimates show that 7% of spouses were under the age of 25, 39% were over 40, and the distribution among the remaining age groups was relatively even. According to the population estimates, 44% of spouses had some college but no degree, 18% had no college, 27% had a four-year degree, and 11% had an advanced degree. The distribution by employment status shows 69% of spouses were employed, 24% were not in the labor force, 3% of spouses were unemployed, and 4% were in the Armed Forces. Finally, population estimates indicate that 70% of spouses had dependents.

**Table 3.**  
***Number of Respondents and Estimated Population, by Spouse Characteristics***

	Respondents		Estimated Population		
	Count	Percent	Count	Margin of Error	Percent
<i>Spouse Age</i>					
25 Yrs or Younger	802	7	24,852	±2,632	7
26-30 Yrs	1,448	13	50,294	±4,453	14
31-35 Yrs	2,143	19	66,053	±4,956	19
36-40 Yrs	2,430	22	71,857	±4,994	21
More Than 40 Yrs	4,125	37	136,707	±6,030	39
<i>Spouse Education</i>					
No College	1,335	12	64,011	±5,054	18
Some College	4,247	39	154,578	±6,494	44
Four-Year Degree	3,525	32	93,091	±5,380	27
Advanced Degree	1,865	17	39,068	±3,120	11
<i>Spouse Employment Status</i>					
Employed	7,290	66	238,572	±6,537	69
Unemployed	316	3	10,070	±1,777	3
Not in Labor	2,780	25	82,928	±5,057	24
Armed Forces	411	4	13,271	±2,300	4
<i>Family Status</i>					
Dependents	7,344	67	233,553	±6,901	70
No Dependents	3,077	28	100,622	±5,601	30

Table 1, DMDC (2007a, 8-9)

## ***Spouse Demographics***

### ***Age***

As shown in Table 4, the average age of spouses was 38. ANG and USAFR spouses had a higher average age (39 and 41 years, respectively), whereas the average age of ARNG and USMCR spouses was lower (37 and 32 years, respectively).<sup>6</sup> As expected, junior enlisted and junior officer spouses were younger (31 and 36 years, respectively), whereas senior enlisted and senior officer spouses were older (39 and 44 years, respectively).<sup>7</sup> USAFR enlisted spouses were older than spouses in the other components/paygrade groups. ARNG (37 years), USAR (37 years), and USMCR (29 years) enlisted spouses were younger than the other

<sup>6</sup> When comparing results, the percentage of each subgroup is compared to its respective “all other” group (i.e., the total population minus the group being assessed). For example, among spouses of officers, responses of spouses with no college are compared to the weighted average of the responses from spouses with some college, spouses with a four-year degree, and spouses with an advanced degree.

<sup>7</sup> Whenever a term modifies “spouses” (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, “USNR spouses” refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, “junior enlisted spouses” refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

component/paygrade groups. Similarly, spouses whose husband or wife *had* been deployed to Iraq/Afghanistan since 9/11 (37 years) were slightly younger than those whose husband or wife had *not* been deployed to Iraq/Afghanistan since 9/11 (39 years).

**Table 4.**  
*Average Age of Reserve Spouses, by Member Characteristics*

	Average Age
<i>Overall</i>	38
<i>Member Component by Paygrade</i>	
ARNG	37
Enlisted	37
Officer	40
USAR	38
Enlisted	37
Officer	42
USNR	39
Enlisted	38
Officer	41
USMCR	32
Enlisted	29
Officer	39
ANG	39
Enlisted	39
Officer	41
USAFR	41
Enlisted	40
Officer	42
<i>Paygrade</i>	
E1-E4	31
E5-E9	39
O1-O3	36
O4-O6	44
<i>Activation Status</i>	
Activated Past 24 Months	38
Not Activated Past 24 Months	39
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	37
Not Deployed to Iraq/Afghanistan	39
RCSS 2006 Q13	
Margins of error do not exceed $\pm 1$ year	

As shown in Table 5, spouses with children were younger (37 years), as compared to spouses without children (40 years). Comparing across educational levels, spouses with some college were younger (37 years), whereas spouses with an advanced degree were older (41 years).

**Table 5.**  
***Average Age of Reserve Spouses, by Spouse Characteristics***

	Average Age
<i>Overall</i>	38
<i>Age</i>	
25 Yrs or Younger	23
26-30 Yrs	28
31-35 Yrs	33
36-40 Yrs	38
More Than 40 Yrs	47
<i>Education</i>	
No College	39
Some College	37
Four-Year Degree	38
Advanced Degree	41
<i>Employment Status</i>	
Employed	39
Unemployed	36
Not in Labor Force	37
Armed Forces	39
<i>Family Status</i>	
Dependents	37
No Dependents	40
RCSS 2006 Q13	Margins of error range from $\pm 0$ to $\pm 9$

### ***Employment Status***

As shown in Table 6, 69% of spouses reported being employed, and 4% were members of the military (either active duty or Reserves). Three percent were unemployed. Senior enlisted spouses (72%) were more likely to report that they were employed, whereas junior enlisted spouses (63%) were less likely. USMCR officer spouses (63%) were less likely to report being employed than were spouses of members in other component/paygrade groups.

**Table 6.**  
***Reserve Spouses' Employment Status, by Member Characteristics***

	<b>% Employed</b>	<b>% Unemployed</b>	<b>% Not in Labor Force</b>	<b>% Armed Forces (Active Duty, AGR)</b>
<i>Overall</i>	69	3	24	4
<i>Member Component by Paygrade</i>				
ARNG	68	3	25	4
Enlisted	68	3	25	4
Officer	71	2	25	3
USAR	69	4	24	3
Enlisted	69	4	24	2
Officer	69	3	25	3
USNR	72	2	23	3
Enlisted	74	2	20	3
Officer	67	2	29	3
USMCR	68	4	26	2
Enlisted	70	5	23	2
Officer	63	2	34	1
ANG	69	2	23	6
Enlisted	70	2	22	6
Officer	67	3	26	4
USAFR	70	2	23	5
Enlisted	71	2	22	5
Officer	65	3	26	6
<i>Paygrade</i>				
E1-E4	63	6	28	4
E5-E9	72	2	22	4
O1-O3	67	2	27	4
O4-O6	68	2	26	3
<i>Activation Status</i>				
Activated Past 24 Months	69	3	25	3
Not Activated Past 24 Months	69	3	23	5
<i>Deployment Status Since 9/11</i>				
Deployed to Iraq/Afghanistan	70	3	24	3
Not Deployed to Iraq/Afghanistan	70	3	23	3
RCSS 2006 Q107, 108, 109, 110				
Margins of error range from $\pm 1$ to $\pm 5$				

As shown in Table 7, spouses under age 26 were less likely to report that they were employed (58%). Spouses with a four-year degree (73%) or an advanced degree (80%) were more likely to report being employed, whereas spouses with no college were less likely (55%). Spouses without children (74%) were more likely to indicate that they were employed, as compared to spouses with children (68%).

**Table 7.**  
***Reserve Spouses' Employment Status, by Spouse Characteristics***

	<b>% Employed</b>	<b>% Unemployed</b>	<b>% Not in Labor Force</b>	<b>% Armed Forces (Active Duty, AGR)</b>
<i>Overall</i>	69	3	24	4
<i>Age</i>				
25 Yrs or Younger	58	6	31	4
26-30 Yrs	67	4	25	3
31-35 Yrs	69	2	26	3
36-40 Yrs	69	2	24	4
More Than 40 Yrs	72	3	21	4
<i>Education</i>				
No College	55	5	37	3
Some College	70	3	23	4
Four-Year Degree	73	2	22	4
Advanced Degree	80	2	13	5
<i>Family Status</i>				
Dependents	68	3	25	4
No Dependents	74	2	21	3

RCSS 2006 Q107, 108, 109, 110

Margins of error range from  $\pm 0$  to  $\pm 6$

## ***Education***

As shown in Table 8, most spouses had at least some post-secondary education (82%). The largest percentage of spouses (44%) reported having some college (i.e., attended college but did not complete a degree), 27% indicated that they had a four-year college degree, and 11% had an advanced degree.

Overall, enlisted spouses were more likely to indicate they had some or no college, whereas officer spouses were more likely to report they had a four-year, graduate, or professional degree. Similarly, the youngest spouses were more likely to indicate they had some or no college. Information on spouse educational attainment is summarized in Table 8 by member characteristics and Table 9 by spouse characteristics.

***Spouses Indicating No College.*** ARNG spouses (24%) were more likely to report that they had no college, whereas USAR, USNR, and USMCR spouses were less likely (14% each). More specifically, ARNG enlisted spouses (27%) were more likely to indicate they had no college, whereas officer spouses of all Reserve components were less likely. Junior enlisted (25%) and senior enlisted (21%) spouses were more likely to report having no college, whereas junior officer (5%) and senior officer (5%) spouses were less likely. Spouses under age 26 (29%) were more likely to report having no college, whereas spouses age 36-40 (15%) were less likely. Unemployed spouses (34%) and those not in the labor force (28%) were more likely to report having no college, whereas employed spouses (14%) were less likely.

***Spouses Indicating Some College.*** USAR enlisted (52%), USMCR enlisted (49%), and USAFR enlisted (51%) spouses were more likely to indicate having some college, whereas officers spouses in all Reserve components were less likely. Junior enlisted spouses (51%) and senior enlisted spouses (48%) were more likely to indicate having some college, whereas junior officer spouses (28%) and senior officer spouses (25%) were less likely. Spouses under age 26 (55%) were more likely to indicate they had some college, whereas spouses over age 40 were less likely (41%). Spouses with children (46%) were more likely to report some college, whereas spouses without children (40%) were less likely.

***Spouses Indicating Four-Year Degree.*** USMCR spouses (32%) were more likely to indicate completing a four-year degree, whereas ARNG spouses (24%) were less likely. Specifically, officer spouses of all Reserve components were more likely to indicate obtaining a four-year degree, whereas ARNG enlisted spouses (21%) were less likely. Junior officer spouses and senior officers (both 42%) were more likely to report having a four-year degree, whereas junior enlisted spouses (19%) and senior enlisted spouses (24%) were less likely. Spouses under age 26 were less likely to report having a four-year degree (15%), as compared to spouses in other age groups. Employed spouses (28%) were more likely to indicate that they had a four-year degree, whereas unemployed spouses (16%) were less likely.

***Spouses Indicating an Advanced Degree.*** USNR (16%) and USAFR (15%) spouses were more likely to report having an advanced degree, whereas ARNG spouses (8%) were less likely. All Reserve component officer spouses were more likely to report having an advanced degree, whereas spouses married to ARNG enlisted (5%), USAR enlisted (7%), and USMCR enlisted (6%) members were less likely. Junior officer spouses (26%) and senior officers (29%) were more likely to indicate that they had an advanced degree, whereas junior enlisted (5%) and senior enlisted (7%) spouses were less likely. Spouses whose husband or wife had not been activated in the past 24 months (13%) were more likely to indicate having an advanced degree, whereas spouses whose husband or wife had been activated (10%) were less likely. Spouses over age 40 were more likely (13%) to report having an advanced degree, whereas spouses under age 26 (1%) were less likely. Employed spouses (13%) were more likely to report having an advanced degree, whereas spouses not in the labor force (6%) were less likely.



**Table 8.**  
***Highest Degree or Level of School Completed by Reserve Spouses, by Member Characteristics***

	% No College	% Some College	% Four-Year Degree	% Advanced Degree
<i>Overall</i>	18	44	27	11
<i>Member Component by Paygrade</i>				
ARNG	24	45	24	8
Enlisted	27	47	21	5
Officer	8	32	36	24
USAR	14	44	29	13
Enlisted	18	52	23	7
Officer	6	27	41	26
USNR	14	42	29	16
Enlisted	18	50	22	9
Officer	2	21	44	32
USMCR	14	43	32	11
Enlisted	16	49	28	6
Officer	4	22	45	29
ANG	17	44	28	11
Enlisted	20	47	24	9
Officer	4	31	44	21
USAFR	14	43	28	15
Enlisted	17	51	23	9
Officer	3	24	40	32
<i>Paygrade</i>				
E1-E4	25	51	19	5
E5-E9	21	48	24	7
O1-O3	5	28	42	26
O4-O6	5	25	42	29
<i>Activation Status</i>				
Activated Past 24 Months	18	45	26	10
Not Activated Past 24 Months	18	42	27	13
<i>Deployment Status Since 9/11</i>				
Deployed to Iraq/Afghanistan	18	44	27	10
Not Deployed to Iraq/Afghanistan	18	46	25	11
RCSS 2006 Q7			Margins of error range from $\pm 1$ to $\pm 5$	

**Table 9.**  
***Highest Degree or Level of School Completed by Reserve Spouses, by Spouse Characteristics***

	<b>% No College</b>	<b>% Some College</b>	<b>% Four-Year Degree</b>	<b>% Advanced Degree</b>
<i>Overall</i>	18	44	27	11
<i>Age</i>				
25 Yrs or Younger	29	55	15	1
26-30 Yrs	16	48	27	9
31-35 Yrs	15	44	30	11
36-40 Yrs	15	44	30	12
More Than 40 Yrs	21	41	25	13
<i>Employment Status</i>				
Employed	14	45	28	13
Unemployed	34	43	16	7
Not in Labor Force	28	42	24	6
Armed Forces	12	50	25	13
<i>Family Status</i>				
Dependents	17	46	26	11
No Dependents	20	40	28	12
RCSS 2006 Q7			Margins of error range from $\pm 0$ to $\pm 10$	

## ***Dependents***

Spouses were asked if they had any children or other legal dependents and, if so, how many (Table 10). Seventy-three percent replied that they had a child, children, or legal dependents. The average number of dependents among spouses who had children or legal dependents was 2.5.

Across all Reserve components, USMCR spouses (67%) were less likely to indicate they had children. Senior officer spouses were more likely to indicate that they had children (76%), as compared to other paygrade groups. By component/paygrade, USMCR officer spouses were more likely to indicate that they had children (86%), whereas USMCR enlisted spouses (62%) were less likely.

**Table 10.**  
***Reserve Spouses With a Child or Legal Dependent, by Member Characteristics***

	<b>% Who Have Children</b>
<i>Overall</i>	73
<i>Member Component by Paygrade</i>	
ARNG	73
Enlisted	73
Officer	74
USAR	73
Enlisted	72
Officer	74
USNR	75
Enlisted	74
Officer	75
USMCR	67
Enlisted	62
Officer	86
ANG	73
Enlisted	72
Officer	77
USAFR	71
Enlisted	70
Officer	74
<i>Paygrade</i>	
E1-E4	70
E5-E9	73
O1-O3	75
O4-O6	76
<i>Activation Status</i>	
Activated Past 24 Months	73
Not Activated Past 24 Months	72
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	73
Not Deployed to Iraq/Afghanistan	74
RCSS 2006 Q90	
Margins of error for having children range from $\pm 2$ to $\pm 5$	

As shown in Table 11, spouses age 31 to 35 (83%) and spouses age 36 to 40 (87%) were more likely to report having children, whereas spouses under age 26 (57%) and those over 40 (65%) were less likely. Spouses not in the labor force (77%) were more likely to report having children, whereas employed spouses (71%) were less likely.

**Table 11.**  
***Reserve Spouses With a Child or Legal Dependent, by Spouse Characteristics***

	<b>% Who Have Children</b>
<i>Overall</i>	73
<i>Age</i>	
25 Yrs or Younger	57
26-30 Yrs	69
31-35 Yrs	83
36-40 Yrs	87
More Than 40 Yrs	65
<i>Education</i>	
No College	72
Some College	75
Four-Year Degree	71
Advanced Degree	69
<i>Employment Status</i>	
Employed	71
Unemployed	80
Not in Labor Force	77
Armed Forces	77
RCSS 2006 Q90	Margins of error range from $\pm 0$ to $\pm 9$

### ***Years of Experience of Military Member***

Spouses were asked to indicate the number of years their husband or wife had served in the military, including service in both the active duty military and the National Guard or Reserves (Table 12). Overall, the average number of years of military service that spouses reported for their wife or husband was 16. The average number of years of service was lower for USNR (14 years) and USMCR (11 years) spouses, whereas ANG and USAFR spouses reported a higher average (both 17 years). As expected, older spouses and spouses of senior members reported a higher number of years of service. The average years served by spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 was higher (16 years) than that of spouses of members who had been deployed (15 years).

**Table 12.**  
***Average Years of Military Service of Members, by Member Characteristics***

	Average Number of Years
<i>Overall</i>	16
<i>Member Component by Paygrade</i>	
ARNG	15
Enlisted	15
Officer	19
USAR	15
Enlisted	15
Officer	18
USNR	14
Enlisted	13
Officer	17
USMCR	11
Enlisted	9
Officer	18
ANG	17
Enlisted	17
Officer	19
USAFR	17
Enlisted	17
Officer	18
<i>Paygrade</i>	
E1-E4	7
E5-E9	17
O1-O3	13
O4-O6	20
<i>Activation Status</i>	
Activated Past 24 Months	15
Not Activated Past 24 Months	16
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	15
Not Deployed to Iraq/Afghanistan	16
RCSS 2006 Q4	
Margins of error range from $\pm 1$ to $\pm 2$ years	

As shown in Table 13, unemployed spouses (13 years) reported a lower average number of years of service, as compared to spouses in other employment status groups. Finally, the average years of service based on reports of spouses without children (17 years) was slightly higher than those with children (15 years).

**Table 13.**  
***Average Years of Military Service of Members, by Spouse Characteristics***

	Average Number of Years
<i>Overall</i>	16
<i>Age</i>	
25 Yrs or Younger	5
26-30 Yrs	9
31-35 Yrs	13
36-40 Yrs	16
More Than 40 Yrs	21
<i>Education</i>	
No College	16
Some College	15
Four-Year Degree	16
Advanced Degree	16
<i>Employment Status</i>	
Employed	16
Unemployed	13
Not in Labor Force	15
Armed Forces	16
<i>Family Status</i>	
Dependents	15
No Dependents	17
RCSS 2006 Q4	

Margins of error range from  $\pm 1$  to  $\pm 2$  years

### ***Spouse Accessibility to Military Installations and Services***

To measure their access to military installations, spouses were asked (1) if they had a Uniformed Services Identification and Privilege Card (military ID card); (2) if they were enrolled in the Defense Enrollment Eligibility Reporting System (DEERS); and (3) the number of miles (one way) they would have to drive from their residence to the nearest military installation. As shown in Table 14, 87% of spouses reported having a military ID card. Comparing spouses' responses across components, a larger proportion of USAFR spouses (91%) reported having a military ID card. Officer spouses were more likely to indicate that they had military ID cards (junior and senior officers, both 90%). Spouses whose husband or wife had been activated in the past 24 months (89%) were more likely to report that they had a military ID card than were spouses whose husband or wife had not been activated in the past 24 months (84%). Similarly, a higher percentage of spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (90%) had a military ID card compared to spouses whose husband or wife had not been deployed (84%).

**Table 14.*****Accessibility to Military Installations and Services for Reserve Spouses and Average Miles to Nearest Installation, by Member Characteristics***

	<b>% Have Military ID Card</b>	<b>% Enrolled in DEERS<sup>a</sup></b>	<b>Average Miles to Nearest Installation</b>
<i>Overall</i>	87	64	41.2
<i>Member Component by Paygrade</i>			
ARNG	85	66	46.9
Enlisted	85	64	47.1
Officer	90	71	46.0
USAR	86	71	44.4
Enlisted	85	70	45.6
Officer	89	73	41.8
USNR	87	53	36.4
Enlisted	87	52	37.0
Officer	88	56	34.9
USMCR	88	69	42.4
Enlisted	87	67	43.4
Officer	90	75	39.0
ANG	86	60	30.8
Enlisted	85	59	30.7
Officer	92	62	30.9
USAFR	91	56	33.1
Enlisted	91	55	33.8
Officer	89	60	31.1
<i>Paygrade</i>			
E1-E4	83	54	40.7
E5-E9	86	65	42.1
O1-O3	90	64	41.8
O4-O6	90	68	36.8
<i>Activation Status</i>			
Activated Past 24 Months	89	69	43.9
Not Activated Past 24 Months	84	56	37.5
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	90	71	47.7
Not Deployed to Iraq/Afghanistan	84	64	39.5

RCSS 2006 Q5, Q6, Q17

Margins of error for ID and DEERS range from  $\pm 2$  to  $\pm 5$ Margins of error for distance to base range from  $\pm 1.2$  to  $\pm 3.2$  miles

<sup>a</sup>Percentage may understate enrollment in DEERS, because spouses were allowed to indicate "Don't know" to the question about enrollment in the DEERS system.

Sixty-four percent of spouses were enrolled in the *Defense Enrollment Eligibility Reporting System* (DEERS)—a computerized database of military sponsors, families, and others worldwide who are legally entitled to the military's medical (TRICARE) benefits. Across components, USAR (71%) and USMCR (69%) spouses were more likely to indicate they were enrolled in DEERS, whereas USNR spouses (53%) were less likely. Senior enlisted (65%) and senior officer (68%) spouses were more likely to report being enrolled in DEERS, whereas

junior enlisted spouses were less likely (54%). Specifically, ARNG (71%), USAR (73%), and USMCR (75%) officer spouses, as well as USAR enlisted spouses (70%), were more likely to be enrolled in DEERS, whereas USNR enlisted (52%), USNR officer (56%), and USAFR enlisted (55%) spouses were less likely. Spouses whose husband or wife had not been activated in the past 24 months (56%) were less likely to indicate being enrolled in DEERS than spouses whose husband or wife had been activated (69%). Similarly, spouses whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 (64%) were less likely to indicate being enrolled in DEERS than spouses whose husband or wife had been deployed (71%).

Spouses were also asked how many miles they would have to drive one way to the nearest military installation from their home. Spouses reported having to drive an average of 41.2 miles one-way from home to the nearest military installation. ARNG (46.9 miles) and USAR (44.4 miles) spouses reported a longer average distance between their home and the installation, whereas USNR (36.4 miles), ANG (30.8 miles), and USAFR (33.1 miles) spouses reported a shorter distance. Overall, senior officer spouses reported a shorter distance to the nearest military installation (36.8 miles) than did spouses of members in other paygrade groups. Spouses whose husband or wife had been activated in the past 24 months (43.9 miles) indicated a greater average distance to the nearest military installation than spouses whose husband or wife had not been activated (37.5 miles). Likewise, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (47.7 miles) reported having to drive more miles than spouses whose husband or wife had *not* been deployed to Iraq/Afghanistan since 9/11 (39.5 miles).

As shown in Table 15, the characteristics of individual spouses were correlated with their responses to questions about their relationship to the military community. For example, spouses not in the labor force (90%) were more likely to indicate they had an ID, whereas unemployed spouses were less likely (85%). Across employment groups, spouses not in the labor force (69%) and spouses serving in the Armed Forces (89%) were more likely to be enrolled in DEERS, whereas employed spouses were less likely (61%). In addition, spouses with children were more likely to indicate they were enrolled in DEERS (68%) than spouses without children (54%). Finally, spouses with no college (45.4 miles) reported having to travel more miles to get to the nearest military installation than did spouses in other education groups.



**Table 15.*****Accessibility to Military Installations and Services for Reserve Spouses and Average Miles to Nearest Installation, by Spouse Characteristics***

	<b>% Have Military ID Card</b>	<b>% Enrolled in DEERS</b>	<b>Average Miles to Nearest Installation</b>
<i>Overall</i>	87	64	41.2
<i>Age</i>			
25 Yrs or Younger	88	61	42.6
26-30 Yrs	82	61	41.5
31-35 Yrs	87	67	42.8
36-40 Yrs	87	65	39.1
More Than 40 Yrs	87	63	41.2
<i>Education</i>			
No College	85	64	45.4
Some College	88	65	41.1
Four-Year Degree	85	62	39.2
Advanced Degree	87	59	39.2
<i>Employment Status</i>			
Employed	85	61	41.5
Unemployed	85	63	38.4
Not in Labor Force	90	69	41.4
Armed Forces	98	89	34.6
<i>Family Status</i>			
Dependents	87	68	41.2
No Dependents	85	54	41.5

RCSS 2006 Q5, Q6, Q17

Margins of error for ID and DEERS range from  $\pm 2$  to  $\pm 10$   
 Margins of error for distance to base range from  $\pm 1.2$  to  $\pm 6.5$  miles



## Chapter 3: Activations and Deployments

### *Introduction*

As discussed in Chapter 1, the operations tempo (OPTEMPO) since 9/11 has been high for Reserve component forces. This chapter not only examines the frequency and length of deployments for married Reserve component members, but also spouses' perceptions of preparation for activations/deployments and the perceived effect of these deployments on household income.

### ***Member Activation Status and Nights Away From Home***

Spouses were asked questions about their husband or wife's activation status. As shown in Table 16, 23% of spouses indicated that their husband or wife was activated.<sup>8</sup> Ninety percent of spouses indicated that these activations lasted longer than 30 days (DMDC, 2007a). On average, spouses reported that their husband or wife had spent an average of 92 nights away from home in the past 12 months due to Reserve component duties.<sup>9</sup>

ARNG (30%), USAR (27%), and USMCR (27%) spouses were more likely to indicate that their husband or wife was currently activated.<sup>10</sup> Comparing by member rank, junior enlisted and junior officer spouses (27% each) were more likely to indicate that their husband or wife was currently activated, whereas senior officer spouses (17%) were less likely. ARNG enlisted (31%), ARNG officer (29%), and USMCR officer (31%) spouses were more likely to report their husband or wife as currently activated than spouses of all of the other Reserve component/paygrade groups. Among spouses whose husbands/wives had been deployed to Iraq/Afghanistan since 9/11, 39% reported that their husband or wife was currently activated.

Spouses indicated that activated USNR, ANG, and USAFR members had spent fewer nights away from home (44-51 nights) in the previous 12 months than did those in the ARNG (127 nights), USMCR (114 nights), or USAR (101 nights). Junior enlisted spouses (111 nights) reported more nights, whereas senior officer spouses (70 nights) reported fewer nights. By Reserve component/paygrade, both ARNG enlisted (130 nights) and officer spouses (111 nights) and USMCR enlisted (114 nights) and officer (115 nights) spouses indicated that the member was away from home more nights.

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<sup>8</sup> Results are shown only for reporting categories that have statistically significant differences. For complete results, for all reporting categories, see the *2006 Survey of Reserve Component Spouses: Tabulations of Responses*.

<sup>9</sup> When comparing results, the percentage of each subgroup is compared to its respective "all other" group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>10</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

**Table 16.**

***Reserve Spouses With a Husband or Wife Who is Currently Activated and Average Nights Away From Home in Past 12 Months Because of National Guard/Reserve Duties, by Member Characteristics***

	<b>% Currently Activated</b>	<b>Nights Away</b>
<i>Overall</i>	23	92
<i>Member Component by Paygrade</i>		
ARNG	30	127
Enlisted	31	130
Officer	29	111
USAR	27	101
Enlisted	28	102
Officer	25	97
USNR	11	48
Enlisted	12	53
Officer	8	37
USMCR	27	114
Enlisted	26	114
Officer	31	115
ANG	12	44
Enlisted	12	41
Officer	13	57
USAFR	12	51
Enlisted	13	51
Officer	10	50
<i>Paygrade</i>		
E1-E4	27	111
E5-E9	22	90
O1-O3	27	100
O4-O6	17	70
<i>Activation Status</i>		
Activated Past 24 Months	38	136
Not Activated Past 24 Months	2	31
<i>Deployment Status Since 9/11</i>		
Deployed to Iraq/Afghanistan	39	163
Not Deployed to Iraq/Afghanistan	27	94
RCSS 2006 Q35 & Q20		

Margins of error for current activation range from  $\pm 2$  to  $\pm 5$

Margins of error for nights away from home range from  $\pm 2.3$  to  $\pm 9.8$  nights

Information about activation status and nights away from home based on spouse characteristics are found in Table 17. Spouses over age 40 were less likely to report their husband or wife was currently activated (19%) compared to spouses in other age groups. In addition, younger spouses reported more nights away from home due to Reserve duties than the older spouses. Spouses under age 26 indicated that the member was away from home an average of 128 nights. Conversely, spouses who were over 40 reported that the member was away from home an average of 84 nights.

**Table 17.**  
***Reserve Spouses With a Husband or Wife Who is Currently Activated and Average Nights Away From Home in Past 12 Months Because of National Guard/Reserve Duties, by Spouse Characteristics***

	<b>% Currently Activated</b>	<b>Nights Away</b>
<i>Overall</i>	23	92
<i>Age</i>		
25 Yrs or Younger	28	128
26-30 Yrs	25	97
31-35 Yrs	26	98
36-40 Yrs	23	86
More Than 40 Yrs	19	84
<i>Education</i>		
No College	21	95
Some College	24	94
Four-Year Degree	25	92
Advanced Degree	18	79
<i>Employment Status</i>		
Employed	22	89
Unemployed	26	109
Not in Labor Force	24	99
Armed Forces	23	85
<i>Family Status</i>		
Dependents	24	93
No Dependents	21	92

RCSS 2006 Q35 & Q20

Margins of error for current activation range from  $\pm 2$  to  $\pm 10$

Margins of error for nights away from home range from  $\pm 3.8$  to  $\pm 24.2$  nights

## Number of Activations Since 9/11

Spouses were asked how many times their husband or wife had been activated since 9/11 (i.e., September 11, 2001). As shown in Table 18, the average was 1.7 times. ANG spouses reported a higher than average number of activations (2.1 times), whereas USAR officer and enlisted, USNR officer and enlisted, and USMCR enlisted spouses reported fewer (1.5 times each). No statistically significant differences in number of activations since 9/11 were found based on spouse characteristics.

**Table 18.**  
*Average Times Member Activated Since 9/11, by Member Characteristics*

	Times Activated
<i>Overall</i>	1.7
<i>Member Component by Paygrade</i>	
ARNG	1.8
Enlisted	1.8
Officer	1.8
USAR	1.5
Enlisted	1.5
Officer	1.5
USNR	1.5
Enlisted	1.5
Officer	1.5
USMCR	1.5
Enlisted	1.5
Officer	1.7
ANG	2.1
Enlisted	2.0
Officer	2.2
USAFR	1.8
Enlisted	1.7
Officer	1.9
<i>Paygrade</i>	
E1-E4	1.6
E5-E9	1.8
O1-O3	1.7
O4-O6	1.8
<i>Activation Status</i>	
Activated Past 24 Months	1.8
Not Activated Past 24 Months	1.5
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	1.7
Not Deployed to Iraq/Afghanistan	1.8
RCSS 2006 Q28	Margins of error range from $\pm 1$ to $\pm 2$ times.

## ***Notification of Activations***

Spouses whose husband or wife had been activated since 9/11 were asked about when their husband or wife received notification of his or her activation. First, spouses whose husband or wife had received informal notification before the activation were asked how many days in advance the member received the notice. For the second question, the spouse was asked how far in advance the member received a formal notice of activation.

As shown in Table 19, spouses reported being notified informally 37 days before and formally 23 days before the activation. Comparing across component/paygrade groups, ARNG officer spouses reported that their husband or wife received more days of informal notice (46 days), whereas USNR officer spouses reported fewer days (30 days). Spouses whose husband or wife had been activated since 9/11 and deployed to Iraq/Afghanistan were given more informal notice time (42 days) compared to spouses whose husband or wife had not (33 days).

On the question of formal notification, USAFR spouses indicated that they received fewer days of advance formal notification (17 days) compared to spouses of other Reserve components. Comparing across components by paygrade, USAFR enlisted spouses indicated that their husbands/wives were given fewer days of formal notification (16 days), whereas ARNG (28 days) and ANG (32 days) officer spouses indicated having more days. Spouses of those activated in the past 24 months (24 days) reported that their husband or wife had been given more days of formal notice. Additionally, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (26 days) reported slightly longer notification times.

**Table 19.**

***Average Days Notification in Advance of Activation for Members Who Had Been Activated Since 9/11, by Member Characteristics***

	<b>Informal Notification</b>	<b>Formal Notification</b>
<i>Overall</i>	37	23
<i>Member Component by Paygrade</i>		
ARNG	38	24
Enlisted	36	23
Officer	46	28
USAR	36	22
Enlisted	36	21
Officer	38	22
USNR	39	24
Enlisted	43	25
Officer	30	21
USMCR	41	25
Enlisted	42	25
Officer	39	25
ANG	37	25
Enlisted	37	23
Officer	37	32
USAFR	29	17
Enlisted	28	16
Officer	34	22
<i>Paygrade</i>		
E1-E4	38	24
E5-E9	35	22
O1-O3	39	25
O4-O6	40	26
<i>Activation Status</i>		
Activated Past 24 Months	39	24
Not Activated Past 24 Months	25	16
<i>Deployment Status Since 9/11</i>		
Deployed to Iraq/Afghanistan	42	26
Not Deployed to Iraq/Afghanistan	33	21

RCSS 2006 Q30 & Q31

Margins of error for informal notification range from  $\pm 2$  to  $\pm 13$  days

Margins of error for formal notification range from  $\pm 1.3$  to  $\pm 9$  days

*Note.* Informal notification refers to Reserve spouses whose member had been activated since 9/11 and had received informal notification before activation.

### ***Spouse Preparedness for Activations***

When spouses whose husband or wife had been activated since 9/11 were asked how prepared they felt when they first learned of their husband or wife's activation, 46% indicated that they were well-prepared, 25% indicated that they were poorly prepared, and 29% percent reported that they were neither well-prepared nor poorly prepared. As shown in Table 20, ANG (62%) and USAFR (59%) spouses were more likely to report feeling well-prepared, as compared



to spouses of other component members. ARNG spouses were more likely to report feeling poorly prepared (30%) than spouses of members in the other components.

Across components by paygrade, USNR officer (60%), USMCR officer (56%), ANG enlisted (60%), ANG officer (72%), USAFR enlisted (57%), and USAFR officer (65%) spouses were more likely to report that they felt well-prepared for their husband or wife's activation. Junior enlisted spouses were more likely (38%) to report they felt poorly prepared. Spouses whose husband or wife had been activated in the past 24 months (26%) were more likely to indicate that they felt poorly prepared. Similarly, spouses whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 (51%) were more likely to feel well-prepared.

**Table 20.**  
***Overall Feeling of Preparedness When First Learning of Activation Among Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11, by Member Characteristics***

	% Well-Prepared	% Neither Well Nor Poorly Prepared	% Poorly Prepared
<i>Overall</i>	46	29	25
<i>Member Component by Paygrade</i>			
ARNG	41	29	30
Enlisted	39	29	32
Officer	50	29	21
USAR	39	32	29
Enlisted	35	33	32
Officer	49	28	22
USNR	49	26	24
Enlisted	45	27	28
Officer	60	24	16
USMCR	43	32	25
Enlisted	40	32	28
Officer	56	30	14
ANG	62	27	12
Enlisted	60	28	12
Officer	72	21	7
USAFR	59	30	11
Enlisted	57	32	11
Officer	65	25	11
<i>Paygrade</i>			
E1-E4	32	30	38
E5-E9	47	30	24
O1-O3	46	31	23
O4-O6	62	24	14
<i>Activation Status</i>			
Activated Past 24 Months	45	29	26
Not Activated Past 24 Months	51	31	18
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	38	30	32
Not Deployed to Iraq/Afghanistan	51	28	21

RCSS 2006 Q32

Margins of error range from  $\pm 2$  to  $\pm 9$

Note. Percentages may not add to 100 due to rounding.

Detailed results for spousal preparedness based on spouse characteristics are presented in Table 21. Across age categories, younger spouses were more likely to report feeling poorly prepared for their husband or wife's activation. Specifically, spouses under age 26 (43%) and spouses age 26 to 30 (33%) were more likely to indicate feeling poorly prepared compared to spouses in the other age groups. Conversely, spouses who were over 40 were more likely to report feeling well-prepared (55%). Comparing across employment groups, spouses serving in the Armed Forces (64%) were more likely to report feeling prepared as compared to other employment groups.<sup>11</sup>

**Table 21.**  
***Overall Feeling of Preparedness When First Learning of Activation Among Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11, by Spouse Characteristics***

	% Well-Prepared	% Neither Well Nor Poorly Prepared	% Poorly Prepared
<i>Overall</i>	46	29	25
<i>Age</i>			
25 Yrs or Younger	27	30	43
26-30 Yrs	34	33	33
31-35 Yrs	44	28	28
36-40 Yrs	46	32	22
More Than 40 Yrs	55	27	18
<i>Education</i>			
No College	43	32	25
Some College	46	28	26
Four-Year Degree	46	31	23
Advanced Degree	47	29	24
<i>Employment Status</i>			
Employed	45	30	25
Unemployed	31	34	35
Not in Labor Force	48	28	24
Armed Forces	64	24	12
<i>Family Status</i>			
Dependents	45	30	25
No Dependents	46	29	25

RCSS 2006 Q32

Margins of error range from  $\pm 2$  to  $\pm 16$

Note. Percentages may not add to 100 due to rounding.

<sup>11</sup> Employed includes those spouses who are employed and not on active duty or in the National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and have not found work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

## ***Deployments***

### ***Deployment Status Among Activated Members***

In 2006, among spouses whose husband or wife who had been activated since 9/11, 24% indicated that their husband or wife was currently deployed (Table 22). In this group, Army component spouses were more likely to indicate that their husband or wife was deployed (ARNG and USAR, both 30%). Junior enlisted (30%) and junior officer (29%) spouses were more likely to report that their husband or wife was currently deployed. Comparing by component and paygrade, ARNG enlisted (30%), USAR enlisted (31%), and ARNG officer (30%) spouses were more likely to indicate that the member was currently deployed. Spouses whose husband or wife had been activated in the past 24 months (28%) were more likely to indicate that the member was currently deployed compared to those whose husband or wife had not been activated (5%). Likewise, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 were more likely (32%) to report the member being deployed compared to those whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 (22%). In addition, spouses over age 40 were less likely to indicate that their husband or wife was currently deployed (21%) compared to spouses of other age groups (see DMDC, 2007a).

**Table 22.**

***Reserve Spouses With Currently Deployed Husband or Wife Among Members Activated Since 9/11, by Member Characteristics***

	<b>% Currently Deployed</b>
<i>Overall</i>	24
<i>Member Component by Paygrade</i>	
ARNG	30
Enlisted	30
Officer	30
USAR	30
Enlisted	31
Officer	26
USNR	22
Enlisted	24
Officer	14
USMCR	17
Enlisted	15
Officer	22
ANG	8
Enlisted	8
Officer	8
USAFR	11
Enlisted	11
Officer	12
<i>Paygrade</i>	
E1-E4	30
E5-E9	23
O1-O3	29
O4-O6	18
<i>Activation Status</i>	
Activated Past 24 Months	28
Not Activated Past 24 Months	5
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	32
Not Deployed to Iraq/Afghanistan	22
RCSS 2006 Q41 & Q44	Margins of error range from $\pm 2$ to $\pm 7$

### ***Number of Times and Total Number of Days Member Was Deployed***

In 2006, spouses whose husband or wife had been deployed since 9/11 were asked the following questions about their husband or wife's deployment status:

- Since September 11, 2001, how many times has your spouse been deployed?
- Since September 11, 2001, what is the total number of days your spouse has been deployed?

As shown in Table 23, spouses indicated that the average number of times the member had been deployed was 2.2. Overall, ANG and USAFR spouses indicated their husband or wife was deployed more often (both 3 times). Junior enlisted spouses reported fewer deployments (1.8), whereas senior officer spouses reported more (2.4). In addition, spouses whose husbands/wives had been deployed to Iraq/Afghanistan since 9/11 reported slightly fewer deployments (2.0) compared to those whose husbands/wives had not been deployed to Iraq/Afghanistan (2.3).

In 2006, when spouses were asked the total number of days their husband or wife had been deployed, the response was an average of 341 days. USNR (289 days), ANG (184 days), and USAFR (263 days) spouses reported that their husband or wife was deployed fewer days than ARNG (375 days) and USAR (405 days) spouses. Senior officer spouses reported fewer deployment days (314) compared to spouses of other paygrades.

Comparing by component/paygrade, ARNG (377 days) and USAR (418 days) enlisted spouses, as well as USAR (377 days) and USMCR (384 days) officer spouses, reported that their husbands/wives were deployed more days than spouses in other component/paygrade groups. Spouses whose husband or wife had been activated in the past 24 months were more likely to indicate a greater number of days deployed (358 days), as compared to those whose husband or wife had not been activated (235 days). Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 indicated they were deployed more days (398), as compared to those whose husbands had not been deployed (275 days).

For the two questions about frequency and length of deployments, there was only one significant difference based on spousal characteristics. Spouses who were under age 26 indicated that their husband or wife was deployed fewer times (1.7) compared to spouses in other age groups (see DMDC, 2007a).

**Table 23.**

***Average Times and Days Member Deployed Since 9/11 for Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11, by Member Characteristics***

	<b>Times Deployed Since 9/11</b>	<b>Average Days Deployed Since 9/11</b>
<i>Overall</i>	2.2	341
<i>Member Component by Paygrade</i>		
ARNG	2.0	375
Enlisted	2.0	377
Officer	2.0	363
USAR	1.7	405
Enlisted	1.7	418
Officer	1.8	377
USNR	2.2	289
Enlisted	2.2	307
Officer	2.1	240
USMCR	1.7	328
Enlisted	1.6	313
Officer	2.3	384
ANG	3.0	184
Enlisted	2.9	182
Officer	3.6	194
USAFR	3.0	263
Enlisted	2.9	261
Officer	3.3	270
<i>Paygrade</i>		
E1-E4	1.8	325
E5-E9	2.2	349
O1-O3	2.2	344
O4-O6	2.4	314
<i>Activation Status</i>		
Activated Past 24 Months	2.2	358
Not Activated Past 24 Months	2.1	235
<i>Deployment Status Since 9/11</i>		
Deployed to Iraq/Afghanistan	2.0	398
Not Deployed to Iraq/Afghanistan	2.3	275

RCSS 2006 Q42 & Q43

Margins of error for number of times deployed range from  $\pm 0.1$  to  $\pm 0.4$  times  
 Margins of error for number of days of deployment range from  $\pm 10$  to  $\pm 37$  days

### ***Deployment Locations***

Spouses were provided a list of possible deployment locations and asked to indicate sites to which their spouses had been deployed since 9/11. As shown in Table 24, 57% of spouses indicated that their husband or wife had been deployed within the United States or its territories, followed by Iraq (47%); North Africa, Near East, or South Asia (26%); Europe (16%); Other (unspecified) (12%); and Afghanistan (10%).

**Table 24.**  
***Member's Deployment Location for Reserve Spouses Whose Husband or Wife Has Been Deployed Since 9/11***

Location	% Deployed at Location
United States and territories	57
Iraq	47
North Africa, Near East, or South Asia	26
Europe	16
Other	12
Afghanistan	10
RCSS 2006 Q46	Margins of error range from $\pm 1$ to $\pm 3$

### ***Expectations About Activation and Deployment***

Spouses whose husband or wife had been deployed since 9/11 were asked if any of the deployments their spouse experienced since 9/11 were longer than anticipated. As shown in Table 25, 39% reported that the deployments were longer than expected. Army component spouses (43% for ARNG, 45% for USAR) were more likely to indicate that one or more of the deployments experienced by their husband or wife since 9/11 was longer than expected, whereas USMCR (30%), ANG (27%), and USAFR (31%) spouses were less likely. More specifically, ARNG (44%) and USAR (46%) enlisted spouses were more likely to indicate that deployments were longer than expected. Spouses whose husband or wife had been activated in the past 24 months (42%) were more likely to report deployments were longer than expected. Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 were more likely to report deployments longer than expected (45%). In addition, spouses over age 40 were less likely (34%) to indicate that their husband or wife had experienced a deployment longer than expected, whereas spouses age 26 to 30 (47%) were more likely (see DMDC, 2007a).

**Table 25.**

***Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11 Who Indicated Member's Deployment Was Longer Than Expected, by Member Characteristics***

	<b>% Deployment Longer Than Expected</b>
<i>Overall</i>	39
<i>Member Component by Paygrade</i>	
ARNG	43
Enlisted	44
Officer	36
USAR	45
Enlisted	46
Officer	43
USNR	34
Enlisted	36
Officer	28
USMCR	30
Enlisted	28
Officer	38
ANG	27
Enlisted	27
Officer	28
USAFR	31
Enlisted	31
Officer	33
<i>Paygrade</i>	
E1-E4	41
E5-E9	40
O1-O3	38
O4-O6	35
<i>Activation Status</i>	
Activated Past 24 Months	42
Not Activated Past 24 Months	25
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	45
Not Deployed to Iraq/Afghanistan	33

RCSS 2006 Q45

Margins of error range from  $\pm 3$  to  $\pm 8$

To gain a sense of how the current deployment situation compares to what spouses anticipated, spouses were asked if their husband or wife spent more or less time away from home in the past 12 months because of National Guard/Reserve duties. As shown in Table 26, 49% of the spouses indicated that the time away was neither more nor less than expected, 41% indicated it was more than expected, and 9% indicated it was less than expected.



**Table 26.*****Reserve Spouses' Expectations of Member's Time Away Due to NG&R Duties, by Member Characteristics***

	<b>% Less Time Away Than Expected</b>	<b>% Neither More Nor Less Time Away Than Expected</b>	<b>% More Time Away Than Expected</b>
<i>Overall</i>	9	49	41
<i>Member Component by Paygrade</i>			
ARNG	8	41	50
Enlisted	9	42	49
Officer	6	36	57
USAR	9	46	46
Enlisted	9	47	44
Officer	8	42	50
USNR	11	60	29
Enlisted	11	59	29
Officer	9	62	29
USMCR	9	48	43
Enlisted	10	50	41
Officer	8	43	50
ANG	12	61	27
Enlisted	12	63	25
Officer	11	52	37
USAFR	11	59	30
Enlisted	11	59	30
Officer	9	61	30
<i>Paygrade</i>			
E1-E4	10	48	42
E5-E9	10	50	40
O1-O3	7	42	51
O4-O6	9	50	41
<i>Activation Status</i>			
Activated Past 24 Months	9	38	53
Not Activated Past 24 Months	11	64	25
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	9	33	58
Not Deployed to Iraq/Afghanistan	9	47	44

RCSS 2006 Q79

Margins of error range from  $\pm 2$  to  $\pm 5$ *Note.* Percentages may not add to 100 due to rounding.

ARNG (50%) and USAR (46%) spouses were more likely to indicate that their husband or wife was away more than expected in the past 12 months. Junior officer spouses (51%) were more likely than spouses of other paygrades to report the member spent more time away from home than expected. Comparing across components/paygrades, ARNG enlisted (49%) and ARNG (57%), USAR (50%), and USMCR officer (50%) spouses were more likely to report that their husband or wife was away more than expected. Spouses of those activated in the past 24 months were more likely to indicate that their husband or wife spent more time away from home

than expected (53%). Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 were also more likely to indicate that their husband or wife spent more time away than expected (58%). In addition, spouses with no college (14%) were more likely to indicate that their husband or wife spent less time away from home than expected, whereas spouses with a four-year degree (7%) were less likely (see DMDC, 2007a).

Spouses whose husband or wife had been activated since 9/11 were asked about their experience with the member's activation/deployment status in order to understand the spouse's activation/deployment expectations.

Overall, 30% of spouses reported that their husband or wife's activation/deployment was extended, 23% indicated their husband or wife had to leave for an activation sooner than expected, 21% reported there was less time at home between activations/deployments than expected, and 15% indicated that the length of their spouse's activation/deployment was reduced (Table 27).

**Table 27.**  
*Activation/Deployment Experiences Among Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11*

	<b>% Experienced</b>
The length of an activation/deployment extended	30
Leave for an activation/deployment sooner than expected	23
Less time at home between activations/deployments than expected	21
The length of an activation/deployment reduced	15
RCSS 2006 Q68	Margins of error do not exceed $\pm 2$ to $\pm 3$

### ***Likelihood of Member's Activation/Deployment in the Next 12 Months***

Spouses whose husband or wife was not currently deployed were asked about the likelihood of activation or deployment for their husband or wife for the next 12 months. Thirty-six percent indicated that it was likely, whereas 34% indicated that deployment was unlikely. As shown in Table 28, USAR (42%) spouses were more likely to indicate that activation or deployment was likely.

**Table 28.**

***Likelihood of Activation/Deployment in Next 12 Months Among Reserve Spouses Whose Husband or Wife Is Not Currently Deployed, by Member Characteristics***

	% Activation/ Deployment Likely	% Neither Likely Nor Unlikely	% Activation/ Deployment Unlikely
<i>Overall</i>	36	29	34
<i>Member Component by Paygrade</i>			
ARNG	38	29	33
Enlisted	39	29	32
Officer	34	28	38
USAR	42	28	30
Enlisted	43	27	30
Officer	40	31	29
USNR	31	32	37
Enlisted	37	32	32
Officer	19	32	49
USMCR	36	28	35
Enlisted	39	28	34
Officer	27	31	42
ANG	35	29	36
Enlisted	35	30	35
Officer	37	25	38
USAFR	28	32	40
Enlisted	31	33	36
Officer	21	27	52
<i>Paygrade</i>			
E1-E4	43	28	29
E5-E9	36	30	34
O1-O3	37	30	33
O4-O6	28	28	44
<i>Activation Status</i>			
Activated Past 24 Months	41	28	31
Not Activated Past 24 Months	31	31	38
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	34	29	37
Not Deployed to Iraq/Afghanistan	45	29	26

RCSS 2006 Q82

Margins of error range from  $\pm 2$  to  $\pm 6$

*Note.* Percentages may not add to 100 due to rounding.

Junior enlisted spouses (43%) were more likely to indicate that activation or deployment was likely. USAR enlisted spouses (43%) were more likely to indicate that their member spouse would be activated or deployed. Spouses of those who had been activated in the past 24 months (41%) were more likely to indicate that their husband or wife would be deployed in the next 12 months. A higher percentage (45%) of spouses whose husband or wife had not deployed to Iraq/Afghanistan since 9/11 indicated that activation or deployment was likely. Spouses age 26 to 30 (43%) indicated that their Reserve component member spouse was likely to be activated or deployed in the next 12 months, whereas spouses over age 40 (33%) were less likely.

Comparing the spouses' educational levels, a lower percentage of spouses with an advanced degree (28%) indicated that their husband or wife's deployment was likely. (For more data on spouse characteristics, see DMDC, 2007a.)

### ***Preparedness for Future Deployments***

Spouses were asked to indicate how well-prepared they were for future deployments (Table 29). Overall, 55% indicated that they were well-prepared, 11% indicated that they were poorly prepared, and 34% indicated they were neither well-prepared nor poorly prepared. Comparing by component/paygrade, ARNG (61%), USMCR (65%), and ANG (70%) officer spouses were more likely to say they were well-prepared, whereas USAR enlisted spouses (49%) were less likely. Senior officer spouses (64%) were more likely to indicate that they were well-prepared, whereas junior enlisted spouses (45%) were less likely. Spouses of those activated in the past 24 months (58%) were more likely to report feeling well-prepared for future deployments. In addition, spouses over age 40 (62%) were more likely to indicate they were well-prepared than spouses in other age groups (DMDC, 2007a).

**Table 29.**  
***Reserve Spouses' Self-Reported Preparedness for Future Deployments, by Member Characteristics***

	<b>% Well-Prepared</b>	<b>% Neither Well Nor Poorly Prepared</b>	<b>% Poorly Prepared</b>
<i>Overall</i>	55	34	11
<i>Member Component by Paygrade</i>			
ARNG	54	35	11
Enlisted	53	35	11
Officer	61	30	9
USAR	52	35	13
Enlisted	49	37	14
Officer	59	32	10
USNR	50	36	14
Enlisted	49	37	14
Officer	55	33	12
USMCR	55	35	10
Enlisted	53	37	11
Officer	65	30	5
ANG	59	32	8
Enlisted	57	34	9
Officer	70	24	6
USAFR	59	33	8
Enlisted	58	33	9
Officer	60	33	7
<i>Paygrade</i>			
E1-E4	45	39	16
E5-E9	56	34	10
O1-O3	54	34	12
O4-O6	64	29	7
<i>Activation Status</i>			
Activated Past 24 Months	58	33	9
Not Activated Past 24 Months	50	37	14
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	57	34	10
Not Deployed to Iraq/Afghanistan	60	32	7

RCSS 2006 Q69

Margins of error range from  $\pm 2$  to  $\pm 5$

*Note.* Percentages may not add to 100 due to rounding.

To gain an understanding of how prepared spouses would be for their husband or wife's future deployments, all Reserve component spouses were asked several questions about what they did to get ready for deployment.

As shown in Table 30, 75% of spouses indicated that they took steps to ensure enough money for rent/food/living expenses. Fifty-six percent of spouses indicated that they developed a financial plan for emergencies, and 54% indicated that they got or increased life insurance for their husband or wife.

**Table 30.**  
*Steps Taken by Reserve Spouses in Preparation for Member's Deployment, by Member Characteristics*

	% Ensured Enough Money for Living Expenses	% Developed Financial Plan for Emergencies	% Got or Increased Member's Life Insurance
<i>Overall</i>	75	56	54
<i>Member Component by Paygrade</i>			
ARNG	75	53	54
Enlisted	73	51	54
Officer	82	67	58
USAR	74	57	51
Enlisted	69	50	48
Officer	85	71	57
USNR	71	55	54
Enlisted	66	50	52
Officer	81	66	58
USMCR	73	54	47
Enlisted	69	49	43
Officer	86	74	62
ANG	78	59	55
Enlisted	76	57	55
Officer	85	68	57
USAFR	80	63	55
Enlisted	78	61	53
Officer	85	70	60
<i>Paygrade</i>			
E1-E4	64	43	54
E5-E9	76	55	52
O1-O3	80	64	62
O4-O6	86	72	57
<i>Activation Status</i>			
Activated Past 24 Months	77	57	52
Not Activated Past 24 Months	73	54	55
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	76	57	54
Not Deployed to Iraq/Afghanistan	77	58	49

RCSS 2006 Q70a-c

Margins of error range from  $\pm 1$  to  $\pm 5$

Across components, USAFR spouses were more likely to indicate that they made sure to have enough money for living expenses (80%) and that they developed a financial plan to meet emergencies (63%). Junior officer and senior officer spouses were more likely to report ensuring enough money for living expenses (80% and 86%, respectively) and developing a financial plan (64% and 72%, respectively) than spouses in other paygrade groups. Also, junior officer spouses (62%) were more likely than all other paygrades to indicate that they prepared for deployment by increasing life insurance.

Spouses of members who had been activated in the past 24 months (77%) were more likely to indicate that they had taken steps to ensure having money for food, rent, and living expenses compared to spouses whose husband or wife had not been activated (73%).

There were also differences among spouses based on their demographic characteristics (Table 31). Spouses over age 40 were more likely to indicate they had enough money for living expenses (79%) and had developed a financial plan (64%). Spouses age 26 to 30 (59%) were more likely to indicate they had increased life insurance coverage. Comparing across educational levels, spouses with more education tended to indicate a greater likelihood of preparedness for their husband or wife's deployment. Spouses with advanced degrees (81%) were more likely to indicate that they had taken steps to ensure having money for living expenses. Likewise, spouses with advanced degrees (67%) and four-year college degrees (60%) were more likely to develop a financial plan for emergencies.

**Table 31.*****Steps Taken by Reserve Spouses in Preparation for Member's Deployment, by Spouse Characteristics***

	<b>% Ensured Enough Money for Living Expenses</b>	<b>% Developed Financial Plan for Emergencies</b>	<b>% Got or Increased Member's Life Insurance</b>
<i>Overall</i>	75	56	54
<i>Age</i>			
25 Yrs or Younger	61	39	53
26-30 Yrs	68	48	59
31-35 Yrs	75	53	57
36-40 Yrs	78	55	55
More Than 40 Yrs	79	64	49
<i>Education</i>			
No College	71	52	51
Some College	74	53	53
Four-Year Degree	77	60	56
Advanced Degree	81	67	54
<i>Employment Status</i>			
Employed	76	56	53
Unemployed	58	45	46
Not in Labor Force	75	56	56
Armed Forces	87	76	62
<i>Family Status</i>			
Dependents	75	55	55
No Dependents	76	60	50
RCSS 2006 Q70a-c			

Margins of error range from  $\pm 1$  to  $\pm 10$ ***Impact of Deployments on Reserve Component Members and Their Families******Problems During Most Recent Deployments***

Spouses whose husband or wife had been deployed since 9/11 were asked about the impact deployments were having on them, their husband or wife, and their children. One question listed potential problems and asked spouses to indicate the degree each was a problem for them during their husband or wife's most recent deployment. As shown in Table 32, 48% of spouses with a deployed husband or wife indicated that loneliness was a problem to a large extent. Other problem experienced to a large extent included anxiety or depression (46%), problems with household repairs (44%), difficulty sleeping (42%), problems managing child care/child schedules (29%), job or education demands (28%), problems managing expenses (27%), difficulties communicating with husband or wife (23%), and serious emotional problems in the family (23%). Marital problems (12%), serious financial hardships (9%), or problems due to the birth or adoption of a child (7%) were less likely to be experienced to a large extent.



**Table 32.*****Extent of Problems During Most Recent Deployment Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11***

	<b>% Large Extent<sup>a</sup></b>	<b>% Small Extent<sup>b</sup></b>	<b>% Not at All</b>
Loneliness	48	42	10
Feelings of anxiety or depression	46	41	13
Household repairs/yard work/car maintenance	44	40	15
Difficulty sleeping	42	42	17
Managing child care/child schedules	29	28	43
Job or education demands	28	31	40
Managing expenses and bills	27	43	30
Difficulties in communicating with spouse	23	45	31
Serious family emotional problems	23	34	43
Increased need for child care	22	22	56
Finding child care not previously needed	20	20	60
Serious family health problems	17	30	53
Loss of income from member's civilian job	16	24	59
Family safety issues	14	32	54
Marital problems	12	24	63
Major financial hardship	9	17	74
Birth or adoption of child	7	3	90

RCSS 2006 Q48a-q

Margins of error range from  $\pm 1$  to  $\pm 3$ <sup>a</sup>Large extent represents the combination of *very large extent* and *large extent*.<sup>b</sup>Small extent represents the combination of *moderate extent* and *small extent*.

Overall, younger spouses, junior enlisted spouses, and spouses married to Army and Marine Corps members experienced the most difficulties during deployments. The following groups were more likely to indicate experiencing these problems to a large extent:

- Loneliness—USAR spouses (58%); USAR (64%) and USMCR (58%) enlisted spouses; junior enlisted spouses (58%); spouses whose husband or wife was deployed to Iraq/Afghanistan since 9/11 (55%); spouses with no college (56%); spouses age 26 to 30 (56%); and spouses under age 26 (65%)
- Feelings of anxiety or depression—ARNG (50%) and USAR (54%) spouses; ARNG (52%), USAR (62%), and USMCR (54%) enlisted spouses; junior enlisted spouses (56%); spouses whose husband or wife has been activated in the past 24 months (47%); spouses whose husband or wife has been deployed to Iraq/Afghanistan in last 24 months (54%); spouses under age 26 (63%); and spouses age 26 to 30 (55%)
- Household repairs/yard work/car maintenance—ARNG spouses (48%); ARNG enlisted spouses (50%); spouses of members activated in the past 24 months (46%); spouses of members deployed to Iraq/Afghanistan since 9/11 (48%); and spouses age 36 to 40 (51%)

- Difficulty sleeping—ARNG spouses (47%); ARNG (50%), USAR (52%), and USMCR (48%) enlisted spouses; junior enlisted spouses (52%); spouses of members activated in the past 24 months (43%); spouses of members deployed to Iraq/Afghanistan since 9/11 (50%); spouses with no college (49%); spouses under age 26 (54%); and spouses age 26 to 30 (50%)
- Managing child care/child schedules—activated in the past 24 months (31%); spouses age 31 to 35 (42%); spouses age 36 to 40 (38%)
- Job or education demands—spouses of members activated in the past 24 months (30%); spouses of members deployed to Iraq/Afghanistan since 9/11 (32%); spouses age 36 to 40 (35%); and employed spouses (31%)
- Managing expenses and bills—junior enlisted spouses (34%) and spouses with some college (30%)
- Difficulties in communicating with spouse—USAR spouses (28%); ARNG (28%), USAR (34%) and USMCR (29%) enlisted spouses; junior enlisted spouses (33%); spouses of members deployed to Iraq/Afghanistan since 9/11 (30%); spouses under age 26 (32%); and spouses age 26 to 30 (32%)
- Serious family emotional problems—ARNG spouses (27%); ARNG (29%) and USAR (31%) enlisted spouses; junior enlisted (31%); spouses of members deployed to Iraq/Afghanistan since 9/11 (27%); spouses with no college (32%); and spouses under age 26 (31%)
- Increased need for child care—junior enlisted spouses (28%); spouses of members activated in the past 24 months (23%); spouses age 31 to 35 (33%); spouses age 36 to 40 (29%); and employed spouses (24%)
- Finding child care not previously needed—spouses of members activated in the past 24 months (21%); spouses age 31 to 35 (31%); spouses age 36 to 40 (27%); and employed spouses (22%)
- Serious health problem in the family—ARNG spouses (21%); ARNG enlisted spouses (22%); spouses of members activated in the past 24 months (18%); and spouses of members deployed to Iraq/Afghanistan since 9/11 (20%);
- Family safety issues—ARNG spouses (17%); ARNG enlisted spouses (18%); and junior enlisted spouses (18%)
- Marital problems—USAR spouses (16%); USAR enlisted spouses (20%); junior enlisted spouses (19%); spouses age 26 to 30 (18%); and unemployed spouses (31%)
- Major financial hardship—ARNG spouses (11%); ARNG enlisted spouses (13%); junior enlisted spouses (13%); and unemployed spouses (26%)

- Birth or adoption of child—USMCR spouses (11%); USAR enlisted spouses (12%); USMCR enlisted (12%); junior enlisted spouses (13%); spouses with children (9%); spouses under age 26 (16%); spouses age 26 to 30 (17%); and spouses not in labor force (11%)

### ***Financial Losses and Expenses During Most Recent Activation***

Spouses whose husband or wife had been activated since 9/11 were asked a question with a list of items about whether their income decreased or their expenses increased (i.e., lost money or had a reduction in earnings) during their husband or wife's most recent activation. As shown in Table 33, spouses most commonly cited household repairs/yard work/car maintenance (64%) and increased phone bills (61%) as expenses related to their husband or wife's activation. Thirty-five percent of spouses listed child care as a financial expense, 29% listed a reduction in the member's earnings, and 27% reported a reduction in the spouse's earnings. Smaller percentages of spouses reported an increase in medical expenses (18%), loss of member's health/dental insurance (15%), the decline of income from a business/practice (13%), loss of a job (12%), loss of the member's job (12%), or elder care expenses (4%).

**Table 33.**  
***Percentage of Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11 Indicating Financial Losses and Expenses During Most Recent Activation***

	Financial Losses and Expenses
Household repairs, yard work or car maintenance	64
Increased phone bills	61
Child care	35
Reduction in member's earnings	29
Reduction in my earnings/unable to work as much	27
Increased medical expenses	18
Loss of member's health/dental coverage	15
Income from business/practice declined	13
Loss of spouse's job	12
Loss of member's job	12
Elder care	4

RCSS 2006 Q39a-k

Margins of error range from  $\pm 2$  to  $\pm 3$

Note. Spouses who indicated the expense was not applicable are not included in the denominator.

The following demographic groups were more likely to indicate these financial concerns related to activation:

- Household repairs, yard work, or car maintenance—ARNG spouses (67%); USMCR officer spouses (69%); spouses whose husband or wife has been activated in the past 24 months (67%); and spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (72%)

- Increased phone bills due to more calls to family/friends and/or deployed spouse—ARNG spouses (66%); ARNG enlisted spouses (67%); spouses whose husband or wife was activated in the past 24 months (63%); spouses age 36 to 40 (68%); and unemployed spouses (77%)
- Child care—junior enlisted spouses (44%); spouses whose husband or wife was activated in the last 24 months (37%); spouses with children (43%); spouses age 26 to 30 (44%); spouses age 31 to 35 (46%); and spouses age 36 to 40 (45%)
- Reduction in member's earnings—USNR spouses (40%); and USNR enlisted and officer spouses (both 40%)
- Reduction in spouse's earnings because unable to work as much—USAR spouses (32%); junior enlisted spouses (34%); USAR enlisted spouses (35%); spouses whose husband or wife had been activated in the past 24 months (28%); and spouses with children (31%)
- Increased medical expenses—junior enlisted spouses (23%); USAR enlisted spouses (23%); and spouses whose husband or wife had been activated in the past 24 months (19%)
- Income from business or practice declined—USAR officer spouses (22%); USNR officer spouses (23%); USMCR officer spouses (18%); and spouses over age 40 (16%)
- Loss of spouse's job—USAR spouses (17%); USAR enlisted spouses (19%); spouses whose husband or wife had been activated in the past 24 months (13%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (15%); spouses with no college (19%); unemployed spouses (48%); and spouses not in the labor force (22%)<sup>12</sup>
- Loss of member's job—USAR spouses (18%); junior enlisted spouses (16%); and USAR enlisted spouses (19%)
- Elder care—Spouses over age 40 (6%)

### ***Income Change Due to Activation***

To measure how the member's activation affected household income in 2006, spouses whose husband or wife had been activated since 9/11 were asked to provide estimates of monthly income before, during, and after activation. As shown in Table 34, the average monthly household income before the member's activation was \$11,934. Estimated household income after their husband or wife's deactivation was \$10,234, which was \$1,700 lower than it was

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<sup>12</sup> Some spouses who were not in the labor force at the time of the survey may have been in the labor force in the period before the survey. For example, among spouses whose husband or wife had been activated since 9/11, 22% of spouses not in the labor force indicated that they had experienced the loss of their job during their husband or wife's most recent activation, even though they were not in the labor force at the time of the survey.

before the activation. Overall, the average estimated monthly household income during the member's activation was \$10,022. As expected, junior enlisted members reported the lowest income before, during, and after activation.

**Table 34.**

***Average Estimated Household Income Before, During, and After Activation for Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11, by Member Characteristics***

	Monthly Income Before Activation	Monthly Income During Activation	Monthly Income After Deactivation <sup>a</sup>
<i>Overall</i>	11,934	10,022	10,234
<i>Member Component by Paygrade</i>			
ARNG	11,607	9,725	10,132
Enlisted	11,125	9,106	9,852
Officer	14,232	13,126	11,643
USAR	13,186	10,776	11,353
Enlisted	12,754	9,906	10,868
Officer	14,061	12,583	12,252
USNR	13,009	9,785	13,314
Enlisted	12,127	8,473	12,184
Officer	15,244	13,117	15,795
USMCR	10,407	9,322	9,297
Enlisted	9,412	8,077	7,939
Officer	14,134	13,901	14,925
ANG	11,059	9,962	8,930
Enlisted	10,638	9,634	8,301
Officer	12,867	11,408	11,648
USAFR	11,985	10,260	9,160
Enlisted	11,482	9,718	8,733
Officer	13,606	11,955	10,526
<i>Paygrade</i>			
E1-E4	7,963	6,725	6,847
E5-E9	12,454	10,168	10,492
O1-O3	12,475	11,838	10,774
O4-O6	14,930	13,197	13,176
<i>Activation Status</i>			
Activated Past 24 Months	11,533	9,791	9,959
Not Activated Past 24 Months	13,965	11,219	11,231
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	11,704	9,748	9,639
Not Deployed to Iraq/Afghanistan	11,761	9,558	10,242

RCSS 2006 Q33, Q34, & Q36

Margins of error for income before activation range from  $\pm 1,016$  to  $\pm 3,643$  dollars

Margins of error for income during activation range from  $\pm 816$  to  $\pm 2,401$  dollars

Margins of error for income since deactivation range from  $\pm 1,103$  to  $\pm 3,938$  dollars

<sup>a</sup>Monthly income after deactivation only applies to spouses of members who have been deactivated since 9/11.

Income changes by spouse characteristics are presented in Table 35. Spouses under age 26 reported a lower monthly income before (\$4,327), during (\$4,438), and after (\$3,621) activation, compared to spouses in other age groups. Also during the activation, spouses with no

college reported lower monthly earnings (\$7,514), whereas spouses with advanced degrees reported higher monthly earnings (\$13,197).

**Table 35.**

***Average Estimated Household Income Before, During, and After Activation for Reserve Spouses Whose Husband or Wife Had Been Activated Since 9/11, by Spouse Characteristics***

	Monthly Income Before Activation	Monthly Income During Activation	Monthly Income After Deactivation <sup>a</sup>
<i>Overall</i>	11,934	10,022	10,234
<i>Age</i>			
25 Yrs or Younger	4,327	4,438	3,621
26-30 Yrs	12,958	10,569	12,294
31-35 Yrs	10,861	9,608	9,929
36-40 Yrs	13,369	11,107	11,854
More Than 40 Yrs	12,973	10,624	10,139
<i>Education</i>			
No College	10,303	7,514	8,261
Some College	12,458	10,135	10,398
Four-Year Degree	11,381	10,129	10,201
Advanced Degree	13,919	13,197	13,007
<i>Employment Status</i>			
Employed	12,019	10,475	10,554
Unemployed	NR	6,960	NR
Not in Labor Force	10,969	8,869	8,916
Armed Forces	14,414	11,642	11,604
<i>Family Status</i>			
Dependents	11,725	9,981	10,746
No Dependents	12,250	10,228	9,353

RCSS 2006 Q33, Q34, & Q36

Margins of error for income before activation range from  $\pm 810$  to  $\pm 5,211$  dollars

Margins of error for income during activation range from  $\pm 667$  to  $\pm 3,867$  dollars

Margins of error for income since deactivation range from  $\pm 778$  to  $\pm 6,015$  dollars

NR indicates the estimate is Not Reportable because it was based on fewer than 30 respondents or the relative standard error was high.

<sup>a</sup>Monthly income after deactivation only applies to spouses of members who have been deactivated since 9/11.

### ***Member's Emotional and Behavioral Changes After Deployment***

Spouses whose husband or wife had been deployed since 9/11 were asked to indicate the extent their husband or wife seemed to change after their return home from their most recent deployment (Table 36). Some of the changes were positive, with 45% of spouses indicating that their husband or wife appreciated family and friends more to a large extent. In addition, 44% of spouses indicated that their husband or wife appreciated life more to a large extent. Some changes were negative, with 27% of spouses indicating that their husband or wife was more emotionally distant to a large extent, and 30% who indicated that their husband or wife got angry faster to a large extent. Eleven percent reported that their husband or wife drank more alcohol to a large extent, and 9% reported that the returned member took more risks with his or her safety to a large extent.

**Table 36.**

***Extent Member Seemed To Change After Deployment Among Reserve Spouses Whose Husband or Wife Had Returned Home From Deployment Since 9/11***

	<b>% Large Extent<sup>a</sup></b>	<b>% Small Extent<sup>b</sup></b>	<b>% Not at All</b>
Appreciates family and friends more	45	45	10
Appreciates life more	44	45	12
Gets angry faster	30	32	38
Is more emotionally distant	27	35	38
Has more confidence	24	49	28
Other change	24	35	40
Drinks more alcohol	11	21	68
Takes more risks with his or her safety	9	25	66

RCSS 2006 Q58a-h

Margins of error range from  $\pm 2$  to  $\pm 3$

<sup>a</sup>Large extent represents the combination of *very large extent* and *large extent*.

<sup>b</sup>Small extent represents the combination of *moderate extent* and *small extent*.

ARNG and USAR spouses indicated (to a large extent) that their husbands or wives took more risks with safety (ARNG, 13%; USAR, 14%), got angry faster (ARNG, 36%; USAR, 43%), or were more emotionally distant (ARNG, 32%; USAR, 39%). In addition, junior enlisted spouses were more likely to indicate that the returned member showed negative emotional changes to a large extent, with the exception of getting angry faster.

Spouses of members activated in the past 24 months (45%) were more likely to indicate that their husband or wife appreciated life more to a large extent, whereas spouses whose husband or wife had not been activated (34%) were less likely. Spouses of members activated in the past 24 months were also more likely to indicate (to a large extent) that their husband or wife got angry faster (activated 31% vs. not activated 22%), was emotionally distant (activated 28% vs. not activated 20%), or took more risks with personal safety (activated 10% vs. not activated 5%). Among spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11, 50% indicated that their spouse appreciated life more to a large extent, and 49% indicated that they appreciated family and friends more. Finally, employed spouses were more likely to indicate that their husband or wife got angry faster (32%) or was more emotionally distant (29%) to a large extent.

### ***Effects of Deployment on Children***

As noted in Chapter 2, 73% of spouses indicated that they had one or more children. Spouses whose husband or wife had been deployed since 9/11 and who had children under age 18 living at home were asked if their child had exhibited any changes in response to their parent's deployment in 12 emotional and behavioral areas (Table 37). Overall, more than half of the spouses stated that there was no change in their children for nine out of the 12 emotional and behavioral areas.

Spouses could indicate either positive or negative changes in the responses of children to deployments. The two most commonly cited positive changes were increased pride (64%) and an increase in closeness to family (49%). On the other hand, some spouses indicated their

children had negative responses. For example, 46% of spouses cited increased behavioral problems at home. In addition, 61% reported their children had increased fear and anxiety while their parent was deployed. Forty-four percent indicated that their children experienced increased distress over discussions of the war in the home, school, or media.

**Table 37.**

***Changes Experienced by Children in Response to Reserve Members' Deployment Among Spouses Whose Husband or Wife Had Been Deployed Since 9/11 and Who Had Children Under Age 19 Living With Them***

	% Increase	% No Change	% Decrease
Pride in having a military parent	64	34	2
Fear/anxiety	61	38	1
Closeness to family members	49	45	7
Behavioral problems at home	46	51	3
Distress over discussion of war	44	55	1
Anger about member's military requirements	36	64	1
Being responsible	36	52	12
Independence	31	57	12
Closeness to friends	27	65	7
Other behaviors	26	74	<1
Behavioral problems at school	22	75	3
Academic performance	6	66	27

RCSS 2006 Q64a-1

Margins of error range from  $\pm 1$  to  $\pm 4$

ARNG (51%), ARNG enlisted (53%), and junior enlisted (55%) spouses were more likely to indicate that they saw increases in problem behaviors by their children at home. This was also true for spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (51%), spouses age 26 to 30 (59%), and spouses age 31 to 35 (54%). USAR spouses (43%), USAR enlisted spouses (45%), and spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (41%) were more likely to report an increase in their child's anger about the member's military requirements. USAR spouses (39%) and spouses who were over 40 years old (36%) were more likely to indicate an increase in their child's independence.

Spouses whose husband or wife had been activated in the past 24 months (63%) or had been deployed to Iraq/Afghanistan since 9/11 (68%) were more likely to indicate that their child had experienced increased fear or anxiety. Also, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 reported an increase in their child's distress over discussions of war in the home, school, or media (51%); anger about the member's military requirements (41%); independence (34%); other behaviors (30%); and problem behaviors at school (26%) as a result of the member's deployment.

Spouses with some college (68%) were more likely to indicate that their child's pride in having a military parent increased with the member's deployment. Spouses age 31 to 35 (68%) reported a higher rate of increased fear/anxiety in their child. Higher percentages of spouses age



26 to 30 (59%) and spouses age 31 to 35 (54%) reported increased problem behaviors at home. Spouses age 31 to 35 were also more likely to report increased distress in their child over discussions of the war at home, school, or by the media (54%).

## ***Family Coping During Deployments***

### ***Communicating During Deployment***

Spouses whose husband or wife had been deployed since 9/11 were asked to indicate their frequency of using various forms of communication with their husband or wife while he or she was deployed. As shown in Table 38, e-mail/Internet (80%) and commercial telephone (74%) were the most common means of staying in touch. Roughly half the spouses reported using military phones (52%) and communicating by mail (50%). Just under one third (29%) used a phone provided by a military exchange.

**Table 38.**  
***Communication With Member During Most Recent Deployment Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11***

	<b>% Used Communication Method</b>
E-mail/Internet	80
Commercial telephone	74
DSN (military) telephone	52
Postal/telegram services	50
Military exchange provided telephone	29
VTC (video teleconference)	4
Military video phone	3
RCSS 2006 Q47a-g	
Margins of error range from $\pm 1$ to $\pm 3$	

***E-mail.*** USAR (89%) and USMCR (85%) spouses were more likely to indicate using e-mail, as compared to spouses of members in other components. Junior officer (90%), senior officer (92%), ARNG officer (90%), USAR enlisted (87%), USAR officer (93%), USNR officer (91%), USMCR officer (96%), and USAFR officer (94%) spouses were also more likely to cite e-mail as a form of communication they used while their husband or wife was deployed. In addition, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (89%), spouses with four-year degrees (87%), and spouses with advanced degrees (87%) were more likely to indicate that they used e-mail to communicate with deployed members.

***Commercial Telephones.*** ARNG spouses (77%), USNR spouses (80%), USNR officer spouses (83%), and spouses whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 (79%) were more likely to indicate using commercial telephones to communicate with deployed members.

***Military Telephones.*** USMCR (61%), ANG (63%), USAFR (61%) spouses, and spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (63%) were more

likely to indicate using military (DSN) telephones to communicate with deployed members. In addition, by component and paygrade, USMCR enlisted (61%), USMCR officer (61%), ANG enlisted (63%), ANG officer (64%), and USAFR officer spouses (64%) were more likely to indicate using military (DSN) telephones.

***The Postal Service.*** USAR (59%) and USMCR (63%) spouses, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (59%), spouses under age 26 (63%), as well as USAR enlisted (62%), USMCR enlisted (65%), and USMCR officer (55%) spouses were more likely to indicate using the postal service to communicate with deployed members.

***Military Exchange-Provided Telephones.*** ARNG (33%) and USMCR (36%) spouses, spouses whose husband or wife had been activated in the last 24 months (30%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (39%), ARNG enlisted spouses (34%), and USMCR enlisted spouses (38%) were more likely to indicate using telephones provided by military exchanges to communicate with deployed members.

***Video Teleconferencing.*** ARNG (5%) spouses, junior officer spouses (7%), and spouses whose husband or wife had been activated in the past 24 months (4%) were more likely to indicate using video teleconferencing to communicate with deployed members.

### ***Coping With Deployment—Spouses***

Spouses whose husband or wife had been deployed since 9/11 were asked to indicate how important various factors were to them in coping with the deployment of their spouse (Table 39). At least 50% of spouses judged 12 out of the 14 options to be very important. The two coping factors most often identified as very important were the ability of the spouse to communicate with the deployed member (96%) and the importance of knowing the expected length of the deployment (93%).

**Table 39.*****Importance of Factors in Coping With Deployments Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11***

	% Very Important <sup>a</sup>	% Moderately Important <sup>b</sup>	% Not Important
Ability to communicate with spouse	96	3	1
Knowing the expected length of deployment	93	6	1
Deployment pay	88	9	3
Pre-deployment information	85	13	2
Temporary reunions with spouse	84	13	3
Having no changes to length of deployment	80	17	3
Level of support from civilian community	69	24	7
Level of support from military community	67	25	8
Understanding importance of deployment	65	24	11
Contact with someone in spouse's unit	61	29	10
Family Readiness/Support Group	56	30	14
Reunion planning information/classes	50	32	18
Locally available counseling/support	48	32	19
Telephonic counseling/support	39	36	25

RCSS 2006 Q49a-n

Margins of error range from  $\pm 1$  to  $\pm 3$ <sup>a</sup>Very important represents the combination of *very important* and *important*.<sup>b</sup>Moderately important represents the combination of *moderately important* and *somewhat important*.

***Ability To Communicate With Spouse.*** Nearly all spouses (96%) indicated the ability to communicate with their deployed husband or wife was very important. Specifically, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (98%) were more likely to report that communicating with their deployed husband or wife was very important. Comparing by spouse age, spouses under age 26 (99%) and spouses age 36 to 40 (98%) were more likely to report communication with their spouse as very important.

***Knowing the Expected Length of Deployment.*** Nearly all spouses (93%) indicated that knowing the expected length of deployment was very important. Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (95%) and spouses under age 26 (97%) were two groups more likely to report this as being very important.

***Deployment Pay.*** Eighty-eight percent of spouses indicated that deployment pay was a very important factor in coping with a husband or wife's deployment. USAR enlisted spouses (93%) were more likely than spouses of other components/paygrades to report that it was very important.

***Pre-deployment Information.*** Pre-deployment information was selected by 85% of spouses as being a very important factor in coping during deployments. Spouses with some college (88%) were more likely than spouses of other educational groups to indicate it was very important.

***Temporary Reunions With Spouse.*** Temporary reunions were also an important factor in coping for a majority of spouses (84%). ARNG (88%) and USAR (88%) spouses were more

likely than other component spouses to report reunions as very important. Junior enlisted spouses (88%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (86%) and spouses under age 26 (92%) were also more likely to indicate reunions as being very important, as compared to spouses in the relative subgroups.

***Having No Changes to Length of Deployment.*** Eighty percent of spouses reported that having no changes in the length of deployment was very important. Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (83%) reported that having no changes in length of deployment was very important, as compared to spouses whose husband or wife had not been deployed.

***Level of Support From Civilian Community.*** Civilian community support was indicated as very important by 69% of spouses. In addition, ARNG spouses (72%), spouses whose husband or wife had been activated in the past 24 months (71%), and spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (73%) were more likely to report that civilian community support was very important.

***Level of Support From Military Community.*** The level of military support received was reported by 67% of spouses as a very important factor in coping during deployments. USMCR spouses (75%), junior enlisted spouses (74%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (71%), ARNG enlisted spouses (71%) and USMCR enlisted spouses (78%) were more likely to report military support as a very important coping factor.

***Understanding Importance of Deployment.*** Sixty-five percent of spouses indicated that understanding the importance of deployment was an important coping factor. ARNG spouses (68%) and ARNG enlisted spouses (69%) were more likely to indicate that understanding the importance of deployment was very important.

***Contact With Someone in Spouse's Unit.*** Having contact with someone in their husband or wife's unit was selected by 61% of spouses as an important coping factor during deployments. USMCR spouses (70%), senior enlisted spouses (64%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (65%), spouses with some college (65%), spouses under age 26 years of age (70%), USAR enlisted spouses (70%), and USMCR enlisted spouses (74%) were more likely to report this as a very important coping factor.

***Family Readiness/Support Group.*** Family Readiness/Support Groups were reported by over half (56%) of spouses as a very important coping factor. USMCR spouses (63%), junior enlisted spouses (64%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (59%), spouses with some college (60%), spouses under age 26 (65%), and USMCR enlisted spouses (68%) were more likely than spouses in the relative comparison groups to indicate Family Readiness/Support Groups as very important for coping during deployment.

***Reunion Planning.*** Reunion planning was selected as a very important coping factor by 50% of spouses. Compared to spouses in the relevant subgroups, ARNG (56%) and USMCR (56%) spouses, junior enlisted spouses (58%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (55%), spouses with some college (55%), spouses under

age 26 (59%), ARNG enlisted spouses (58%), and USMCR enlisted spouses (61%) were more likely to report reunion planning as very important.

***Locally Available Counseling/Support.*** Forty-eight percent of spouses indicated that locally available counseling/support was very important for them to be able to cope with the deployment. ARNG (52%) and USAR (53%) spouses; junior enlisted spouses (56%); spouses whose husband or wife had been activated in the past 24 months (49%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (52%); and ARNG (53%), USAR (60%), and USMCR (56%) enlisted spouses were more likely to indicate local counseling/support as a very important coping factor.

***Telephonic Counseling/Support.*** Telephonic counseling/support was selected by 39% of spouses as very important in their coping during deployments. Junior enlisted spouses (47%), spouses whose husband or wife had been activated in the past 24 months (41%), spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (43%), spouses with some college (43%), and ARNG enlisted spouses (44%) were more likely to indicate this counseling as very important.

### ***Coping with Deployment—Children***

Spouses whose husband or wife had been deployed since 9/11 and who had children under age 19 living at home were also asked to indicate how important various factors were in helping their children cope with deployments (Table 40). Nearly all spouses indicated that their ability to maintain a stable household routine (96%) and communication with the deployed parent (92%) were important contributors to their children's ability to cope.

**Table 40.**  
***Importance of Factors for Children in Coping With Deployments Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11 and Who Had Children Under Age 19 Living With Them***

	<b>% Very Important<sup>a</sup></b>	<b>% Moderately Important<sup>b</sup></b>	<b>% Not Important</b>
My ability to maintain a stable household routine	96	3	2
Communication with deployed parent	92	5	2
The way family members deal with deployment	89	7	3
My support for the deployment	89	6	4
Caregiver/teacher reaction to deployment	79	13	8
Limited exposure to media coverage of war	64	22	14
Other	25	10	65

RCSS 2006 Q65a-g

Margins of error  $\pm 1$  to  $\pm 4$

<sup>a</sup>Very important represents the combination of *very important* and *important*.

<sup>b</sup>Moderately important represents the combination of *moderately important* and *somewhat important*.

Spouses whose husband or wife had been deployed since 9/11 and who had children under age 19 living at home were asked how well their child or children coped with their husband or wife's deployment. As shown in Table 41, 63% reported that their children coped well with the deployment, whereas 15% reported their children coped poorly. ANG (72%) and USAFR (74%) spouses were more likely than spouses of the other components to report that their children were coping well, whereas ARNG spouses (59%) were less likely. ARNG (71%), USNR (78%), USMCR (80%), ANG (78%), and USAFR (78%) officer spouses were more likely to indicate that their child coped well with their parent's deployment compared to spouses of members in the other components/paygrades. Across paygrades, senior officer spouses (78%) were also more likely to indicate that their children were coping well. Spouses whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 (69%) were more likely to indicate that their children coped well with their parent's deployment, whereas spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (58%). In addition, spouses over age 40 (75%) were more likely to indicate that their children coped well, whereas spouses under age 26 (41%) and spouses age 26 to 30 (43%) were less likely (DMDC, 2007a).

**Table 41.**

***Ability of Children To Cope With Deployment Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11 and Who Had Children Under Age 19 Living With Them, by Member Characteristics***

	% Well	% Neither Well Nor Poorly	% Poorly
<i>Overall</i>	63	22	15
<i>Member Component by Paygrade</i>			
ARNG	59	24	17
Enlisted	57	25	18
Officer	71	20	9
USAR	61	22	17
Enlisted	56	24	20
Officer	71	19	10
USNR	69	19	12
Enlisted	66	21	14
Officer	78	15	7
USMCR	64	24	12
Enlisted	59	28	13
Officer	80	13	8
ANG	72	19	9
Enlisted	70	19	10
Officer	78	16	7
USAFR	74	15	10
Enlisted	73	15	12
Officer	78	17	5
<i>Paygrade</i>			
E1-E4	51	31	18
E5-E9	63	21	16
O1-O3	65	25	10
O4-O6	78	14	8
<i>Activation Status</i>			
Activated Past 24 Months	62	22	15
Not Activated Past 24 Months	67	21	12
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	58	23	18
Not Deployed to Iraq/Afghanistan	69	20	11

RCSS 2006 Q67

Margins of error range from  $\pm 3$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

## ***Use of Unit-Sponsored Activities***

In order to gain a sense of which military programs families use for support during deployments, spouses whose husband or wife had been deployed since 9/11 were asked to indicate their use of unit-sponsored activities. As shown in Table 42, Family Readiness and Support Groups were used by about two thirds of families (66%). A majority of spouses indicated that they read newsletters (58%) and participated in family social events (55%). Video teleconferencing or VTC (8%) was the least commonly used program.

**Table 42.**  
***Use of Unit-Sponsored Activities/Support Mechanisms Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11***

	<b>% Yes</b>	<b>% No</b>	<b>% Don't Know</b>
Family Readiness/Support Groups	66	12	22
Newsletters	58	21	21
Family social events	55	18	27
Information briefings	44	20	35
Telephone tree	39	23	39
Internet/Web sites	35	25	41
Liaison to agencies	32	19	48
VTC (video teleconference)	8	37	55

RCSS 2006 Q50

Margins of error  $\pm 2$  to  $\pm 3$

Overall, ARNG spouses and spouses with a husband or wife who had been deployed to Iraq/Afghanistan since 9/11 were more likely to use unit-sponsored activities and support mechanisms. The following groups were more likely to indicate using the listed activities and support mechanisms:

- Family Readiness/Support Groups—ARNG (72%) and ANG (74%) spouses; senior enlisted spouses (68%); spouses whose husband or wife had been activated in the past 24 months (67%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (72%); ARNG (72%) and ANG (75%) enlisted spouses; and ARNG officer spouses (77%)
- Newsletters—ARNG spouses (62%); spouses whose husband or wife had been activated in the past 24 months (60%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (63%); and ARNG enlisted spouses (63%)
- Family social events—ARNG spouses (62%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (60%); ARNG enlisted (62%) and officer (65%) spouses; and USMCR enlisted spouses (63%)



- Information briefings—ARNG (52%) and USMCR (56%) spouses; spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (48%); ARNG enlisted (52%) and officer (54%) spouses; and USMCR enlisted spouses (59%)
- Telephone tree—ARNG (45%) and USMCR (54%) spouses; spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (44%); ARNG enlisted (44%) and officer (47%) spouses; and USMCR enlisted (55%) and officer (50%) spouses
- Internet/Web sites—ARNG (41%) and USMCR (47%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (41%); spouses with no college (43%); ARNG enlisted (41%) and officer (42%) spouses; and USMCR enlisted (48%) and officer (41%) spouses
- Liaison to agencies—ARNG spouses (36%); spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (35%); ARNG officer spouses (42%); and USMCR officer spouses (40%)
- VTC—ARNG spouses (10%); and ARNG officer spouses (13%)

### ***Helpfulness of Unit-Sponsored Support***

Spouses whose husband or wife had been deployed since 9/11 were asked how helpful the unit's deployment-related support activities were for the spouse and his or her family, regardless of whether they participated in these activities. As shown in Table 43, 40% of spouses whose husband or wife had been deployed since 9/11 indicated that the unit's deployment-related support activities were very helpful. Comparing by Reserve component, a higher percentage of USMCR (46%) spouses indicated that the support was very helpful. Senior officer spouses (33%) were less likely to indicate the support was very helpful, whereas USMCR enlisted spouses (48%) were more likely. Finally, spouses with some college (43%) were more likely to report that the unit's deployment-related support activities were very helpful, whereas spouses with an advanced degree (29%) were less likely (DMDC, 2007a).

**Table 43.*****Helpfulness of Unit-Sponsored Support Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11, by Member Characteristics***

	<b>% Very Helpful<sup>a</sup></b>	<b>% Somewhat Helpful<sup>b</sup></b>	<b>% Not Helpful</b>
<i>Overall</i>	39	41	20
<i>Member Component by Paygrade</i>			
ARNG	42	40	18
Enlisted	42	40	18
Officer	43	40	17
USAR	35	41	24
Enlisted	37	40	23
Officer	32	42	25
USNR	36	33	31
Enlisted	40	29	31
Officer	26	44	31
USMCR	46	39	15
Enlisted	48	38	14
Officer	38	42	21
ANG	39	45	16
Enlisted	41	43	16
Officer	32	52	16
USAFR	32	46	22
Enlisted	34	46	19
Officer	25	44	31
<i>Paygrade</i>			
E1-E4	41	38	21
E5-E9	40	41	19
O1-O3	38	42	21
O4-O6	33	44	24
<i>Activation Status</i>			
Activated Past 24 Months	39	41	20
Not Activated Past 24 Months	40	40	20
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	40	41	19
Not Deployed to Iraq/Afghanistan	38	41	21

RCSS 2006 Q51

Margins of error range from  $\pm 2$  to  $\pm 8$ *Note.* Spouses were asked to indicate the helpfulness of unit-sponsored activities regardless of whether they participated in these activities.

Percentages may not add to 100 due to rounding.

<sup>a</sup>Very helpful represents the combination of *extremely helpful* and *very helpful*.<sup>b</sup>Somewhat helpful represents the combination of *somewhat helpful* and *moderately helpful*.

## Satisfaction with Military Point of Contact

Spouses whose husband or wife had been deployed since 9/11 and who had a military point of contact (POC) were also asked how satisfied they were with the level of assistance received from that POC. As shown in Table 44, 67% reported that they were satisfied. Senior officer spouses (79%) were most satisfied with their military point of contact, as compared to spouses of other member paygrades. USMCR officer spouses (78%) were more likely to indicate they were satisfied, as compared to the other component/paygrade groups.

**Table 44.**

***Satisfaction with Military Point of Contact (POC) Among Reserve Spouses Whose Husband or Wife Had Been Deployed Since 9/11, by Member Characteristics***

	% Satisfied	% Neither Satisfied Nor Dissatisfied	% Dissatisfied
<i>Overall</i>	67	17	16
<i>Member Component by Paygrade</i>			
ARNG	67	17	17
Enlisted	66	17	17
Officer	73	14	13
USAR	64	19	17
Enlisted	61	21	19
Officer	74	14	13
USNR	69	19	12
Enlisted	68	19	13
Officer	80	15	5
USMCR	67	17	16
Enlisted	65	17	18
Officer	78	14	7
ANG	71	19	10
Enlisted	70	20	10
Officer	78	16	6
USAFR	70	16	14
Enlisted	NR	NR	NR
Officer	NR	23	NR
<i>Paygrade</i>			
E1-E4	59	18	23
E5-E9	68	18	14
O1-O3	68	17	15
O4-O6	79	12	9
<i>Activation Status</i>			
Activated Past 24 Months	67	17	16
Not Activated Past 24 Months	69	18	14
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	66	17	17
Not Deployed to Iraq/Afghanistan	70	19	12

RCSS 2006 Q54

Margins of error range from  $\pm 4$  to  $\pm 18$

*Note.* Percentages may not add to 100 due to rounding. NR indicates the estimate is Not Reportable because it was based on fewer than 30 respondents or the relative standard error was high. Percentages do not include Reserve component spouses who did not interact with a military POC.

## ***Planning for the Member's Return From Deployment***

As shown in Table 45, spouses whose husband or wife had been deployed since 9/11 and had returned from a deployment were asked about how they planned for the member's return home from his or her most recent deployment. Eighty-four percent indicated that they planned something special for the return day (e.g., a welcome back meal, banner, or gifts). Just over one third (39%) reported that they discussed how to adjust sharing household responsibilities, and smaller percentages reported that they received special training or counseling on how to achieve a successful return (12%) or took a class to prepare for the reunion (9%).

**Table 45.**  
***Preparations for Member's Return From Deployment Among Reserve Spouses Whose Husband or Wife Had Returned Home From a Deployment Since 9/11***

	<b>% Who Prepared for Member's Return by...</b>
Planning something special for the day of his/her return (e.g., welcome-back meal, a banner, gifts)	84
Discussing how to adjust to sharing household responsibilities	39
Receiving special training or counseling on how to achieve a successful return, reunion, reintegration	12
Taking a class to prepare for the reunion	9

RCSS 2006 Q60a-d

Margins of error range from  $\pm 2$  to  $\pm 3$

The following groups were more likely to indicate planning for the member's return from deployment in the ways listed:

- Planned something special—USMCR spouses (89%); spouses whose husband or wife had deployed to Iraq/Afghanistan since 9/11 (88%); spouses age 36 to 40 years old (89%); and USMCR enlisted spouses (89%)
- Discussed sharing household responsibilities—ARNG (44%) and USMCR (45%) spouses; spouses whose husband or wife had been activated in the past 24 months (40%); spouses under age 26 (50%); spouses age 26 to 30 years old (48%); and ARNG (44%) and USMCR (46%) enlisted spouses
- Received special training—ARNG (17%) and USMCR (26%) spouses; junior enlisted spouses (17%); spouses whose husband or wife had been activated in the past 24 months (13%); spouses whose husband or wife had deployed to Iraq/Afghanistan since 9/11 (17%); ARNG enlisted (17%) and officer (17%) spouses; and USMCR enlisted spouses (29%)
- Took a class to prepare for the reunion—ARNG (14%) and USMCR (22%) spouses; junior enlisted spouses (14%); spouses whose husband or wife had deployed to Iraq/Afghanistan since 9/11 (13%); ARNG enlisted (14%) and officer (14%) spouses; and USMCR enlisted spouses (25%)

## Readjusting to the Member's Return Home

The final question about deployments asked spouses to indicate how easy or difficult it was for them to adjust to having their husband or wife back (Table 46). Overall, 43% of spouses indicated that it was easy to adjust to having their husband or wife home, 32% reported that it was neither easy nor difficult, and 25% reported that it was difficult.

**Table 46.**  
*Perception of Readjustment to Member's Return Home Among Reserve Spouses Whose Husband or Wife Had Returned Home From a Deployment Since 9/11, by Member Characteristics*

	% Easy	% Neither Easy Nor Difficult	% Difficult
<i>Overall</i>	43	32	25
<i>Member Component by Paygrade</i>			
ARNG	39	34	27
Enlisted	38	35	28
Officer	48	29	23
USAR	37	30	32
Enlisted	37	28	36
Officer	39	36	25
USNR	49	27	23
Enlisted	47	25	28
Officer	55	33	11
USMCR	43	28	29
Enlisted	42	27	31
Officer	43	35	22
ANG	55	29	15
Enlisted	55	29	16
Officer	55	32	12
USAFR	50	35	15
Enlisted	51	34	16
Officer	46	40	14
<i>Paygrade</i>			
E1-E4	37	28	35
E5-E9	43	33	24
O1-O3	42	32	26
O4-O6	48	35	17
<i>Activation Status</i>			
Activated Past 24 Months	42	32	26
Not Activated Past 24 Months	49	30	20
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	38	31	31
Not Deployed to Iraq/Afghanistan	49	32	18

RCSS 2006 Q61

Margins of error range from  $\pm 3$  to  $\pm 16$

Note. Percentages may not add to 100 due to rounding.

ANG spouses (55%) were more likely to indicate that the readjustment to a member's return home was easy. This was true for ANG enlisted and ANG officer spouses, as well as USNR officer spouses (all three groups, 55%). Compared to spouses of other member paygrades, senior officer spouses (48%) were also more likely to indicate that the adjustment following the return of their husband or wife from deployment was easy. Across components, USAR spouses (32%) and USAR enlisted spouses (36%) were more likely to indicate that adjustment was difficult. Junior enlisted spouses (35%) were more likely to report that the adjustment was difficult, as compared to spouses of other member paygrades. Spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (31%) were more likely to report that the adjustment was difficult. Spouses over age 40 (49%) were more likely to indicate the adjustment was easy, whereas employed spouses (27%) were more likely to indicate the adjustment was difficult (DMDC, 2007a).

## Chapter 4: Child Care

This chapter covers the impact of deployments on child care.<sup>13</sup> Questions about child care included whether spouses used child care, how lack of child care can affect spouses' activities, and whether the availability of child care affects opinions about members' intentions to remain in the Reserve component.

### ***Child Care Use***

As discussed in Chapter 2, 73% of Reserve component spouses reported having one or more children or legal dependents.<sup>14</sup> Spouses who had children under age 23 were asked if they used child care so they or their husband or wife could work. Detailed results by member characteristics are presented in Table 47. Overall, 37% of spouses who reported having children indicated that they use child care so that they, their husband, or wife could work.

Comparing across components, USAR spouses (43%) were more likely to use child care, whereas USAFR spouses (27%) were less likely.<sup>15</sup> More specifically, USAR (48%) and USMCR (44%) enlisted spouses were more likely to indicate that they used child care. Comparing across paygrades, junior enlisted spouses (44%) were more likely to report using child care, whereas senior officer spouses (24%) were less likely.

Spouses who reported using child care were asked how many of their children were in child care on a routine basis. Among spouses who used child care, the average number of children in child care was 1.6. USMCR enlisted spouses reported fewer children (1.4) in child care compared to the other components/paygrades.

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<sup>13</sup> When comparing results, the percentage of each subgroup is compared to its respective "all other" group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>14</sup> Results are shown only for reporting categories that have statistically significant differences.

<sup>15</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

**Table 47.**  
***Child Care Usage by Reserve Spouses Who Have Children Under Age 23 and Average Number of Children in Child Care for Those Who Use Child Care, by Member Characteristics***

	<b>% Using Child Care So Self or Member Can Work</b>	<b>Number<sup>a</sup> of Children in Child Care</b>
<i>Overall</i>	37	1.6
<i>Member Component by Paygrade</i>		
ARNG	36	1.6
Enlisted	37	1.6
Officer	32	1.5
USAR	43	1.6
Enlisted	48	1.6
Officer	33	1.6
USNR	36	1.7
Enlisted	39	1.7
Officer	30	1.6
USMCR	40	1.5
Enlisted	44	1.4
Officer	30	1.7
ANG	37	1.6
Enlisted	39	1.6
Officer	25	1.7
USAFR	27	1.5
Enlisted	28	1.5
Officer	23	1.6
<i>Paygrade</i>		
E1-E4	44	1.7
E5-E9	37	1.5
O1-O3	42	1.6
O4-O6	24	1.6
<i>Activation Status</i>		
Activated Past 24 Months	39	1.6
Not Activated Past 24 Months	33	1.6
<i>Deployment Status Since 9/11</i>		
Deployed to Iraq/Afghanistan	41	1.7
Not Deployed to Iraq/Afghanistan	38	1.6

RCSS 2006 Q96 & Q97

Margins of error for overall child care use range from  $\pm 3$  to  $\pm 7$

Margins of error for number in child care range from  $\pm 0.1$  to  $\pm 0.3$  children

<sup>a</sup>The average number of children in child care refers only to those spouses who use child care.



Detailed results for child care use by spouse characteristics are presented in Table 48. In general, employed spouses<sup>16</sup> and spouses with more education were more likely to indicate using child care. Across different educational levels, spouses with no college were less likely to report using child care (21%), whereas spouses with four-year degrees (43%) and spouses with advanced degrees (45%) were more likely. Spouses age 26 to 30 (53%) and spouses age 31 to 35 (53%) were more likely to indicate that they used child care, whereas spouses over age 40 (19%) were less likely. As expected, employed spouses (45%) were more likely to report using child care, whereas unemployed spouses (24%) and spouses not in the labor force (12%) were less likely.

**Table 48.**  
***Child Care Usage by Reserve Spouses Who Have Children Under Age 23 and Average Number of Children in Child Care for Those Who Use Child Care, by Spouse Characteristics***

	Use Child Care So Self or Member Can Work	Number <sup>a</sup> of Children in Child Care
<i>Overall</i>	37	1.6
<i>Age</i>		
25 Yrs or Younger	38	1.5
26-30 Yrs	53	1.7
31-35 Yrs	53	1.7
36-40 Yrs	41	1.6
More Than 40 Yrs	19	1.4
<i>Education</i>		
No College	21	1.7
Some College	37	1.6
Four-Year Degree	43	1.6
Advanced Degree	45	1.6
<i>Employment Status</i>		
Employed	45	1.6
Unemployed	24	NR
Not in Labor Force	12	1.7
Armed Forces	44	1.5
<i>Family Status</i>		
Dependents	37	1.6
No Dependents	NA	NA

RCSS 2006 Q96 & Q97

Margins of error for overall child care use range from  $\pm 3$  to  $\pm 13$

Margins of error for number in child care range from  $\pm 0.1$  to  $\pm 0.4$  children

<sup>a</sup> The average number of children in child care for those who use child care.

NA indicates the question was Not Applicable because the question did not apply to respondents in the reporting category based on answers to previous questions.

<sup>16</sup> Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and have not found work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

## Child Care Expenses

Spouses who reported that they had spent money on child care were asked how much they spent on child care arrangements for all of their children in an average month. As shown in Table 49, the average monthly cost reported was \$422. USAR (\$495), USNR (\$511), and USMCR (\$543) officer spouses reported paying more compared to other component and paygrade groups. Comparing across member paygrades, junior (\$495) and senior (\$474) officer spouses spent more money on child care. In addition, spouses with advanced degrees (\$515) reported paying more for child care, as compared to spouses of other educational groups (DMDC, 2007a).

**Table 49.**  
*Average Monthly Child Care Expenses for Reserve Spouses Who Spent Money on Child Care, by Member Characteristics*

	Average Monthly Expenses in Dollars
<i>Overall</i>	422
<i>Member Component by Paygrade</i>	
ARNG	410
Enlisted	400
Officer	462
USAR	436
Enlisted	415
Officer	495
USNR	446
Enlisted	421
Officer	511
USMCR	467
Enlisted	446
Officer	543
ANG	409
Enlisted	405
Officer	437
USAFR	423
Enlisted	408
Officer	470
<i>Paygrade</i>	
E1-E4	405
E5-E9	409
O1-O3	495
O4-O6	474
<i>Activation Status</i>	
Activated Past 24 Months	422
Not Activated Past 24 Months	423
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	423
Not Deployed to Iraq/Afghanistan	405
RCSS 2006 Q99	Margins of error range from $\pm 22$ to $\pm 65$ dollars

## ***Impact of the Lack of Child Care on Spouse***

Spouses who reported using child care were asked how many full or partial days of work they or their spouse missed in the past 12 months because they lacked child care. As shown in Table 50, spouses missed an average of 6.3 work days due to lack of child care. Compared to spouses of other components, USAFR spouses (3.5 days) reported missing less work due to lack of child care. Specifically, USAFR enlisted spouses (3.2 days) and USNR officer spouses (3.4 days) reported missing fewer days of work due to lack of child care than spouses of members in other components/paygrades.

**Table 50.**  
***Average Work Days Missed Due to Lack of Child Care in Past 12 Months for Reserve Spouses Who Use Child Care, by Member Characteristics***

	Average Number of Days Missed
<i>Overall</i>	6.3
<i>Member Component by Paygrade</i>	
ARNG	8.5
Enlisted	9.0
Officer	5.7
USAR	5.0
Enlisted	4.8
Officer	5.4
USNR	6.7
Enlisted	7.9
Officer	3.4
USMCR	7.6
Enlisted	7.4
Officer	8.2
ANG	4.0
Enlisted	4.0
Officer	4.6
USAFR	3.5
Enlisted	3.2
Officer	4.5
<i>Paygrade</i>	
E1-E4	8.8
E5-E9	5.8
O1-O3	5.5
O4-O6	4.3
<i>Activation Status</i>	
Activated Past 24 Months	7.6
Not Activated Past 24 Months	4.2
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	9.0
Not Deployed to Iraq/Afghanistan	5.9
RCSS 2006 Q100	Margins of error range from $\pm 0.8$ to $\pm 5.2$ days

### ***Impact of the Lack of Child Care on Reserve Member***

Spouses who reported using child care were asked if their husband or wife was unable to attend civilian work, civilian school, weekend drill, annual training, or military school due to lack of child care. As shown in Table 51, 26% of spouses reported that members were unable to attend civilian work. Smaller percentages reported members missing weekend drill (6%), civilian school (4%), annual training (2%), or military school (1%).

Thirty-five percent of spouses whose husband or wife had not been deployed to Iraq/Afghanistan since 9/11 reported the member had missed civilian work, as compared to 16% of spouses whose husband or wife had been deployed. Junior enlisted spouses (9%) were more likely to report their husband or wife missing civilian school compared to spouses of other paygrades. Junior officer spouses (4%) were slightly more likely than spouses in the other paygrades to report their husband or wife missing military school. In addition, spouses with advanced degrees (1%) were less likely to report their husband or wife missing civilian school (DMDC, 2007a).

**Table 51.**

***Activities Member Could Not Attend Due to Lack of Child Care in the Past 12 Months Among Reserve Spouses Who Use Child Care, by Member Characteristics***

	% Civilian Work	% Weekend Drill	% Civilian School	% Annual Training	% Military School
<i>Overall</i>	26	6	4	2	1
<i>Member Component by Paygrade</i>					
ARNG	26	5	5	1	1
Enlisted	25	6	5	0	1
Officer	31	5	1	2	2
USAR	24	8	5	1	1
Enlisted	23	8	5	1	0
Officer	27	6	5	3	3
USNR	34	6	5	3	0
Enlisted	36	6	6	3	0
Officer	27	7	1	2	0
USMCR	26	3	4	1	1
Enlisted	26	4	5	1	1
Officer	23	1	4	1	1
ANG	25	6	1	4	1
Enlisted	25	6	1	4	0
Officer	30	10	3	2	4
USAFR	29	3	5	2	4
Enlisted	28	3	5	NR	4
Officer	30	4	5	3	5
<i>Paygrade</i>					
E1-E4	29	10	9	1	1
E5-E9	24	5	3	2	0
O1-O3	31	7	4	3	4
O4-O6	26	5	2	2	2
<i>Activation Status</i>					
Activated Past 24 Months	23	5	5	1	1
Not Activated Past 24 Months	31	8	3	2	1
<i>Deployment Status Since 9/11</i>					
Deployed to Iraq/Afghanistan	16	4	6	0	0
Not Deployed to Iraq/Afghanistan	35	6	4	2	2

RCSS 2006 Q101a-e

Margins of error range from  $\pm 1$  to  $\pm 12$

NR indicates the estimate is Not Reportable because it was based on fewer than 30 respondents or the relative standard error was high.

### ***Impact of Child Care Issues on Member's Decision To Stay in the Reserve Component***

Spouses who used child care were asked how much child care issues would affect whether their husband or wife stayed in the Reserve components. Fifty-five percent of these spouses indicated that child care issues would not impact their husband or wife's decision to stay. Thirty-one percent reported that child care affected their husband or wife's decision to a small extent, and 14% reported that child care affected the decision to a large extent. Subgroup

analysis found no statistical differences in spouses' responses to this question. (For more statistical information on this question, see DMDC, 2007a.)

## Chapter 5: Financial Condition

### *Introduction*

This chapter covers findings about financial issues. In addition, this chapter includes a summary of the financial status of Reserve component families.<sup>17</sup>

### ***Spouse's Contribution Toward Total Household Income***

All Reserve component spouses were asked whether they considered their income to provide a major contribution, a minor contribution, or no contribution toward the monthly household income (Table 52).<sup>18</sup> Thirty-eight percent indicated that their income was a major contribution, 45% indicated it was a minor contribution, and 17% indicated that it was no contribution.<sup>19</sup>

Senior officer spouses (32%) were less likely than spouses of other member paygrades to indicate that their income was a major contribution.<sup>20</sup> More specifically, USNR (32%), USMCR (25%), ANG (30%), and USAFR (33%) officer spouses were less likely to indicate that they provided a major contribution to the household income.

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<sup>17</sup> When comparing results, the percentage of each subgroup is compared to its respective “all other” group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>18</sup> Employment status is based on work activity in the four weeks before taking the survey. Spouses were asked to report what their earnings were in an average month, which may not reflect their current employment status. In addition, when calculating spouse employment status, an individual must have worked in the past week to be considered employed, therefore only one fourth of traditional Reserve component members without other employment would be considered employed.

<sup>19</sup> Results are shown only for reporting categories that have statistically significant differences.

<sup>20</sup> Whenever a term modifies “spouses” (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, “USNR spouses” refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, “junior enlisted spouses” refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

**Table 52.*****Reserve Spouses' Perception of Their Contribution Toward Total Monthly Household Income, by Member Characteristics***

	<b>% Major Contribution</b>	<b>% Minor Contribution<sup>a</sup></b>	<b>% No Contribution</b>
<i>Overall</i>	38	45	17
<i>Member Component by Paygrade</i>			
ARNG	37	44	19
Enlisted	38	44	19
Officer	36	45	19
USAR	38	46	15
Enlisted	39	46	15
Officer	36	48	16
USNR	38	48	15
Enlisted	40	48	11
Officer	32	46	23
USMCR	36	43	21
Enlisted	39	43	19
Officer	25	46	29
ANG	38	47	16
Enlisted	39	46	14
Officer	30	49	21
USAFR	39	43	18
Enlisted	42	43	16
Officer	33	45	23
<i>Paygrade</i>			
E1-E4	41	40	19
E5-E9	38	47	15
O1-O3	37	43	20
O4-O6	32	48	21
<i>Activation Status</i>			
Activated Past 24 Months	36	46	18
Not Activated Past 24 Months	40	44	16
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	36	46	18
Not Deployed to Iraq/Afghanistan	37	46	17

RCSS 2006 Q123

Margins of error range from  $\pm 2$  to  $\pm 6$ *Note.* Percentages may not add to 100 due to rounding.<sup>a</sup>Minor contribution represents the combination of *minor contribution* and *moderate contribution*.

Details of the spouse's contribution to household income are presented in Table 53, by spouse characteristics. Comparing responses across educational levels, spouses with four-year degrees (44%) and spouses with advanced degrees (52%) were more likely to report that their income was a major contribution, whereas spouses with no college (27%) and spouses with some college (35%) were less likely. Spouses serving in the Armed Forces (73%) and employed spouses (44%) were more likely to report that their income was a major contribution, whereas



unemployed spouses (19%) and spouses not in the labor force (16%) were less likely.<sup>21</sup> Spouses without children (44%) were more likely to report that their income was a major contribution, whereas spouses with children (36%) were less likely (DMDC, 2007a).

**Table 53.**

***Reserve Spouses' Perception of Their Contribution Toward Total Monthly Household Income, by Spouse Characteristics***

	<b>% Major Contribution</b>	<b>% Minor Contribution<sup>a</sup></b>	<b>% No Contribution</b>
<i>Overall</i>	38	45	17
<i>Age</i>			
25 Yrs or Younger	33	45	21
26-30 Yrs	35	43	22
31-35 Yrs	38	44	18
36-40 Yrs	36	44	19
More Than 40 Yrs	40	47	13
<i>Education</i>			
No College	27	49	24
Some College	35	49	16
Four-Year Degree	44	40	16
Advanced Degree	52	38	10
<i>Employment Status</i>			
Employed	44	51	4
Unemployed	19	37	44
Not in Labor Force	16	31	52
Armed Forces	73	22	5
<i>Family Status</i>			
Dependents	36	45	19
No Dependents	44	45	11

RCSS 2006 Q123

Margins of error range from  $\pm 2$  to  $\pm 10$

*Note.* Percentages may not add to 100 due to rounding.

<sup>a</sup>Minor contribution represents the combination of *minor contribution* and *moderate contribution*.

### ***Member's Reserve Component Income Contribution***

Spouses were asked how much the member's Reserve component income contributed toward the total monthly household income (Table 54). Sixty-six percent indicated it made a minor contribution, 28% of spouses reported that it was a major contribution, and 6% indicated that it provided no contribution.

<sup>21</sup> Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and have not found work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

ARNG (32%) and ANG (34%) spouses were more likely to report that their husband or wife's Reserve component income was a major contribution to the monthly household income, whereas USNR (11%), USMCR (22%), and USAFR (17%) spouses were less likely. Comparing across Reserve components/paygrades, ARNG (39%) and ANG (41%) officer spouses were more likely to report that the Reserve component income was a major contribution. Junior enlisted spouses (23%) were less likely to indicate that their husband or wife's Reserve component income was a major contribution.

**Table 54.**

***Reserve Spouses' Perception of the Contribution of Member's National Guard/Reserve Income Toward Total Monthly Household Income, by Member Characteristics***

	<b>% Major Contribution</b>	<b>% Minor Contribution<sup>a</sup></b>	<b>% No Contribution</b>
<i>Overall</i>	28	66	6
<i>Member Component by Paygrade</i>			
ARNG	32	63	5
Enlisted	31	64	6
Officer	39	58	2
USAR	29	64	7
Enlisted	30	63	7
Officer	26	67	7
USNR	11	81	8
Enlisted	11	79	9
Officer	11	86	3
USMCR	22	70	9
Enlisted	21	69	10
Officer	24	72	4
ANG	34	62	4
Enlisted	32	63	5
Officer	41	56	3
USAFR	17	76	7
Enlisted	16	77	7
Officer	20	73	7
<i>Paygrade</i>			
E1-E4	23	67	10
E5-E9	28	66	5
O1-O3	26	69	6
O4-O6	30	66	4
<i>Activation Status</i>			
Activated Past 24 Months	31	64	5
Not Activated Past 24 Months	23	70	7
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	28	66	6
Not Deployed to Iraq/Afghanistan	29	67	4

RCSS 2006 Q124

Margins of error range from  $\pm 1$  to  $\pm 5$

*Note.* Percentages may not add to 100 due to rounding.

<sup>a</sup>Minor contribution represents the combination of *minor contribution* and *moderate contribution*.

Activation status also accounted for differences in response to this question. Spouses whose husband or wife had been activated in the past 24 months (31%) were more likely to report the Reserve component income as being a major contribution to the monthly household income, whereas spouses whose husband or wife had not been activated (23%) were less likely.

As shown in Table 55, spouses with advanced degrees (19%) were less likely to report the Reserve component income as a major contribution. Across employment groups, unemployed spouses (46%) and those not in the labor force (34%) were more likely to indicate that their husband or wife's Reserve component income was a major contribution, whereas employed spouses were less likely (24%).

**Table 55.**

***Reserve Spouses' Perception of the Contribution of Member's National Guard/Reserve Income Toward Total Monthly Household Income, by Spouse Characteristics***

	% Major Contribution	% Minor Contribution <sup>a</sup>	% No Contribution
<i>Overall</i>	28	66	6
<i>Age</i>			
25 Yrs or Younger	30	63	7
26-30 Yrs	26	67	7
31-35 Yrs	28	66	6
36-40 Yrs	28	65	7
More Than 40 Yrs	28	68	4
<i>Education</i>			
No College	31	65	5
Some College	30	63	7
Four-Year Degree	25	70	5
Advanced Degree	19	75	6
<i>Employment Status</i>			
Employed	24	70	6
Unemployed	46	49	5
Not in Labor Force	34	61	5
Armed Forces	36	57	7
<i>Family Status</i>			
Dependents	28	66	5
No Dependents	25	67	8

RCSS 2006 Q124

Margins of error range from  $\pm 1$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Minor contribution represents the combination of *minor contribution* and *moderate contribution*.

## ***Financial Problems in the Past 12 Months***

To understand the types of problems spouses experienced, spouses were given a list of financial problems and asked to indicate if any of these problems occurred during the past 12 months (Table 56). The most commonly reported problems were bouncing two or more checks (16%); failing to make a minimum monthly payment on a credit card (16%); and being pressured to pay bills by stores, creditors, or bill collectors (15%). Fewer spouses reported falling behind

in paying the rent or mortgage (10%); failing to make a car payment (7%); or having a telephone, cable, or Internet connection shut off (7%). Fewer spouses reported that they obtained a payday loan (4%); had water, heat, or electricity shut off (3%); filed for bankruptcy (2%); or had a car, appliance, or furniture repossessed (1%).

**Table 56.**  
***Financial Problems Experienced by Reserve Spouses in Past 12 Months***

	<b>% Experiencing Financial Problem</b>
Bounced two or more checks	16
Failed to make a monthly minimum payment on a credit card	16
Was pressured to pay bills by stores, creditors, or bill collectors	15
Fell behind in paying rent or mortgage	10
Failed to make a car payment	7
Had telephone, cable, or Internet shut off	7
Obtained a payday loan	4
Had water, heat, or electricity shut off	3
Filed for personal bankruptcy	2
Had a car, household appliance, or furniture repossessed	1
RCSS 2006 Q125a-j	
Margins of error range from $\pm 1$ to $\pm 2$	

The percentage of spouses who reported having at least one financial problem in the past 12 months is presented in Table 57 by member characteristics. Overall, 30% reported that they experienced one or more of the financial difficulties listed. ARNG spouses (36%) were more likely to report having financial problems, whereas ANG (21%) and USAFR (19%) spouses were less likely. More specifically, officer spouses for all components were less likely to report having a problem, whereas ARNG (40%), USAR (39%), and USMCR (37%) enlisted spouses were more likely. Junior enlisted spouses (51%) were more likely to indicate that they experienced at least one financial problem in the past year, whereas junior (16%) and senior (11%) officer spouses were less likely.

**Table 57.**  
***Percentage of Reserve Spouses Indicating at Least One Financial Problem in Past 12 Months, by Member Characteristics***

	At Least One Financial Problem
<i>Overall</i>	30
<i>Member Component by Paygrade</i>	
ARNG	36
Enlisted	40
Officer	14
USAR	32
Enlisted	39
Officer	17
USNR	27
Enlisted	34
Officer	9
USMCR	32
Enlisted	37
Officer	12
ANG	21
Enlisted	24
Officer	10
USAFR	19
Enlisted	23
Officer	8
<i>Paygrade</i>	
E1-E4	51
E5-E9	29
O1-O3	16
O4-O6	11
<i>Activation Status</i>	
Activated Past 24 Months	32
Not Activated Past 24 Months	27
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	34
Not Deployed to Iraq/Afghanistan	31
RCSS 2006 Q125a-j	Margins of error range from $\pm 2$ to $\pm 5$

As shown in Table 58, spouses with less education were more likely to indicate having financial problems, as compared to spouses with more education. Specifically, spouses with no college (38%) or some college (34%) were more likely to indicate experiencing at least one financial problem in the previous year. Spouses under age 26 (45%) and spouses age 26 to 30 (37%) were more likely to indicate having financial problems. Unemployed spouses (53%) were more likely to indicate experiencing financial problems. Finally, spouses with children (32%) were more likely to report having at least one financial problem in the previous year than spouses without children (24%).

**Table 58.**  
***Percentage of Reserve Spouses Indicating at Least One Financial Problem in Past 12 Months, by Spouse Characteristics***

	At Least One Financial Problem
<i>Overall</i>	30
<i>Age</i>	
25 Yrs or Younger	45
26-30 Yrs	37
31-35 Yrs	34
36-40 Yrs	28
More Than 40 Yrs	24
<i>Education</i>	
No College	38
Some College	34
Four-Year Degree	22
Advanced Degree	17
<i>Employment Status</i>	
Employed	29
Unemployed	53
Not in Labor Force	30
Armed Forces	17
<i>Family Status</i>	
Dependents	32
No Dependents	24

RCSS 2006 Q125a-j

Margins of error range from  $\pm 2$  to  $\pm 9$

## ***Saving Habits***

The majority of Reserve component spouses indicated that they engaged in some form of savings activities regularly (Table 59). The largest percentage of spouses (42%) said that they saved regularly by putting aside money each month. Nearly one third of spouses (31%) reported not having a regular savings plan, but saving whatever was left over at the end of the month. Seventeen percent of spouses reported that they don't save because they usually spend about as much as they earn. Four percent reported not saving because they spent more than they earned monthly.

**Table 59.**  
***Percentage of Reserve Spouses Indicating Household Saving Habits***

	<b>Saving Habit</b>
Save regularly by putting money aside each month	42
Save whatever is left over at the end of the month—no regular plan	31
Don't save—usually spend about as much as income	17
Don't save—usually spend more than income	4
Save income of one family member, spend the other	3
Spend regular income, save other income	3

RCSS 2006 Q126

Margins of error range from  $\pm 1$  to  $\pm 2$

The following groups were more likely to engage in these different types of savings activities:

- Save regularly by putting money aside each month—USNR spouses (50%); ARNG officer spouses (62%); USAR officer spouses (62%); USNR officer spouses (69%); USMCR officer spouses (65%); ANG officer spouses (65%); USAFR officer spouses (69%); junior officer spouses (57%); senior officer spouses (69%); spouses whose husband or wife had not been activated in the past 24 months (47%); spouses over age 40 (50%); spouses with four-year degrees (50%); spouses with advanced degrees (64%); and spouses without children (49%)
- Save whatever is left over at the end of the month (no regular plan)—USMCR spouses (35%); ARNG enlisted spouses (35%); USAR enlisted spouses (36%); junior enlisted spouses (36%); senior enlisted spouses (33%); spouses whose husband or wife had been activated in the past 24 months (33%); and spouses with some college (33%)
- Don't save (usually spend about as much as income)—ARNG spouses (19%); ARNG enlisted spouses (21%); USAR enlisted spouses (22%); junior enlisted spouses (26%); spouses under age 26 (24%); spouses with no college (25%); spouses with some college (19%); spouses not in the labor force (20%); and spouses with children (18%)

- Don't save (usually spend more than income)—junior enlisted spouses (7%)
- Save income of one family member, spend the other—employed spouses (3%)

### ***Financial Condition***

As shown in Table 60, spouses were presented five statements about financial well-being and asked to indicate which one best described their financial situation and that of their spouse. Overall, over half of Reserve component spouses were financially stable. To be specific, 17% of spouses indicated they were very comfortable and secure, and 41% indicated they were able to make ends meet without much difficulty. On the other hand, 28% of Reserve component families indicated that they occasionally had difficulties making ends meet, 11% indicated that it was tough to make ends meet, and 3% indicated that they were in over their heads.

**Table 60.**  
***Percentage of Reserve Spouses Indicating Household Financial Condition***

	<b>Financial Condition</b>
Very comfortable and secure	17
Able to make ends meet without much difficulty	41
Occasionally have some difficulty making ends meet	28
Tough to make ends meet/keeping heads above water	11
In over our heads	3
RCSS 2006 Q127	Margins of error range from $\pm 1$ to $\pm 2$

For the data presented in Table 61, the five responses shown in Table 60 were collapsed for analysis into three broader categories: comfortable, some difficulty, and not comfortable.<sup>22</sup> As shown in Table 61, 58% of Reserve component spouses were comfortable financially, 28% had some difficulty, and 14% were not comfortable financially. Compared to spouses of other components, ANG (65%) and USAFR (68%) spouses were more likely to indicate that they were financially comfortable, whereas ARNG spouses (50%) were less likely. Officer spouses from each component were more likely to indicate being financially comfortable, whereas ARNG (45%) and USMCR (48%) enlisted spouses were less likely. Compared to enlisted spouses, junior (74%) and senior (84%) officer spouses were more likely to report being financially comfortable. Spouses whose husband or wife had not been activated in the past 24 months (61%) were slightly more likely to say they were comfortable.

<sup>22</sup> The category of *comfortable* includes the answers, “very comfortable” and “able to make ends meet without much difficulty.” The category of *some difficulty* includes the answer, “occasionally have some difficulty making ends meet.” The category of *not comfortable* includes the categories of “tough to make ends meet” and “in over our heads.”



**Table 61.*****Self-Reported Perception of Household Financial Condition by Reserve Spouses, by Member Characteristics***

	<b>% Comfortable<sup>a</sup></b>	<b>% Some Difficulty<sup>b</sup></b>	<b>% Not Comfortable<sup>c</sup></b>
<i>Overall</i>	58	28	14
<i>Member Component by Paygrade</i>			
ARNG	50	31	18
Enlisted	45	34	21
Officer	78	16	5
USAR	61	26	13
Enlisted	53	31	17
Officer	80	16	4
USNR	61	28	11
Enlisted	52	33	14
Officer	83	15	3
USMCR	55	30	16
Enlisted	48	34	18
Officer	79	16	5
ANG	65	26	9
Enlisted	62	29	9
Officer	80	15	5
USAFR	68	23	9
Enlisted	63	27	10
Officer	80	15	5
<i>Paygrade</i>			
E1-E4	38	36	25
E5-E9	56	30	14
O1-O3	74	20	6
O4-O6	84	13	3
<i>Activation Status</i>			
Activated Past 24 Months	56	29	15
Not Activated Past 24 Months	61	27	12
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	53	29	17
Not Deployed to Iraq/Afghanistan	58	30	13

RCSS 2006 Q127

Margins of error range from  $\pm 1$  to  $\pm 5$ *Note.* Percentages may not add to 100 due to rounding.<sup>a</sup>Comfortable represents the combination of *very comfortable and secure* and *able to make ends meet without difficulty*.<sup>b</sup>Some difficulty represents the combination of *occasionally have some difficulty making ends meet*.<sup>c</sup>Not comfortable represents the combination of *tough to make ends meet/keeping heads above water* and *in over our heads*.

As shown in Table 62, spouses over age 40 were more likely to report a comfortable financial situation (66%), whereas younger spouses were less likely. Spouses with a four-year degree (64%) and spouses with an advanced degree (76%) were more likely to indicate that their financial condition was comfortable. Comparing employment situations, spouses who were employed (60%) or serving in the Armed Forces (71%) were more likely to indicate a comfortable financial condition. Finally, spouses without children (66%) were more likely to report being financially comfortable, as compared to spouses with children.

**Table 62.**  
***Self-Reported Perception of Household Financial Condition by Reserve Spouses, by Spouse Characteristics***

	% Comfortable <sup>a</sup>	% Some Difficulty <sup>b</sup>	% Not Comfortable <sup>c</sup>
<i>Overall</i>	58	28	14
<i>Age</i>			
25 Yrs or Younger	42	32	26
26-30 Yrs	50	32	18
31-35 Yrs	54	32	14
36-40 Yrs	58	28	14
More Than 40 Yrs	66	25	9
<i>Education</i>			
No College	49	32	19
Some College	54	29	16
Four-Year Degree	64	27	9
Advanced Degree	76	18	6
<i>Employment Status</i>			
Employed	60	28	12
Unemployed	34	32	34
Not in Labor Force	54	30	16
Armed Forces	71	25	4
<i>Family Status</i>			
Dependents	55	30	15
No Dependents	66	25	10

RCSS 2006 Q127

Margins of error range from  $\pm 2$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Comfortable represents the combination of *very comfortable and secure* and *able to make ends meet without difficulty*.

<sup>b</sup>Some difficulty represents the combination of *occasionally have some difficulty making ends meet*.

<sup>c</sup>Not comfortable represents the combination of *tough to make ends meet/keeping heads above water* and *in over our heads*.

## Chapter 6: Use of Military-Provided Services

This chapter covers items dealing with the use of and satisfaction with military-provided support services.<sup>23</sup> This is followed by an examination of the extent to which these spouses and their families used military-provided health and dental care services, along with several indicators of satisfaction with those services.

### ***Military-Provided Services***

#### ***Use and Satisfaction With Services***

Spouses were asked to indicate whether they or their families had used specific services in the 24 months before the survey (Table 63). Overall, 63% of spouses indicated that they and/or their family had visited a military exchange, and 56% had shopped at a commissary.<sup>24</sup> Nearly one quarter of spouses indicated that they used a military-provided fitness center and that they or their families had participated in military-sponsored recreation programs (both 22%). Spouses also indicated that they or their families had used preactivation support programs or services to families during activation/deployment (both 18%). In the 24 months before the survey, 16% of spouses used military-sponsored legal assistance, 12% used the Military OneSource program, and 10% visited a military chaplain. All other programs were used by less than 10% of spouses (Family Advocacy Program, Family Center, and individual/family counseling, 8% each; employment services, 7%; child care services and financial counseling, 6% each).

Spouses who used a military-sponsored service were also asked to indicate how satisfied they were with that service. Among spouses who used those services, over three quarters of spouses expressed satisfaction with military commissaries (82%) and exchanges (78%). Almost three quarters reported that they were satisfied with recreation programs (74%) and fitness centers (74%). Over half of spouses were satisfied with the legal assistance (60%), chaplain services (51%), and Military OneSource (51%), whereas 50% of spouses who received services related to the activation or deployment of their husband or wife reported that they were satisfied with those services.

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<sup>23</sup> When comparing results, the percentage of each subgroup is compared to its respective “all other” group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>24</sup> Results are shown only for reporting categories that have statistically significant differences. For complete results, for all reporting categories, see the *2006 Survey of Reserve Component Spouses: Tabulations of Responses*.

**Table 63.*****Use of Military-Provided Programs and Services in the Past 24 Months by Reserve Spouses or Their Family***

	<b>% Used a Military-Provided Program</b>	<b>% of Users Satisfied by Military-Provided Program<sup>a</sup></b>
Exchange	63	78
Commissary	56	82
Fitness centers	22	74
Recreation programs	22	74
Preactivation support (e.g., briefings)	18	45
Services to families during activation/deployment	18	50
Legal assistance	16	60
Military OneSource	12	51
Chaplain services	10	51
Family centers	8	43
Counseling services	8	36
Family advocacy	8	35
Employment services	7	25
Child care services	6	32
Financial counseling	6	29

RCSS 2006 Q131a-o &amp; Q132-Q146

Margins of error range from  $\pm 1$  to  $\pm 2$ <sup>a</sup>Percentages only include Reserve component spouses who indicated that they or their families used the program.***Medical and Dental Coverage***

Among TRICARE programs, TRICARE Standard is a fee-for-service option, formerly known as the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). Under this system, most of the costs from a civilian provider are shared by TRICARE, although there are limits on which costs are covered. Under TRICARE Standard, providers must be certified by a regional contractor as an authorized care provider. TRICARE Extra is similar to TRICARE Standard, except that users do not have to enroll and may use the program on a case-by-case basis by using the network of providers. TRICARE Prime is an enhanced program with fewer user costs and greater flexibility. TRICARE Prime Remote is a program for Armed Forces members and their families who are on remote assignment (i.e., living and working more than 50 miles from the nearest Military Treatment Facility).

***Extent of Medical Care Coverage***

As shown in Table 64, 95% of Reserve spouses indicated that they had medical coverage of some kind at the time of the survey. ARNG (97%), USAR (98%), USNR (99%), USMCR (98%), ANG (99%), and USAFR (98%) officer spouses were more likely to indicate having medical coverage, whereas ARNG (93%) and USMCR (91%) enlisted spouses were less likely. USAFR enlisted members (97%) were more likely to indicate having medical coverage than spouses in other component/paygrade groups. Junior enlisted spouses (87%) were less likely to indicate having medical coverage, whereas spouses in other paygrade groups were more likely (97-98%).

**Table 64.**  
***Reserve Spouses With Medical Care Coverage, by Member Characteristics***

	<b>% With Medical Care Coverage</b>
<i>Overall</i>	95
<i>Member Component by Paygrade</i>	
ARNG	94
Enlisted	93
Officer	97
USAR	95
Enlisted	94
Officer	98
USNR	97
Enlisted	96
Officer	99
USMCR	92
Enlisted	91
Officer	98
ANG	97
Enlisted	96
Officer	99
USAFR	97
Enlisted	97
Officer	98
<i>Paygrade</i>	
E1-E4	87
E5-E9	97
O1-O3	98
O4-O6	98
<i>Activation Status</i>	
Activated Past 24 Months	95
Not Activated Past 24 Months	95
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	96
Not Deployed to Iraq/Afghanistan	95
RCSS 2006 Q151	

Margins of error range from  $\pm 1$  to  $\pm 4$

As shown in Table 65, the percentage of spouses with medical coverage varied by spouse characteristics. Spouses under age 26 (87%) were less likely to indicate they had medical coverage, whereas spouses age 36 to 40 (97%) and spouses over age 40 (95%) were more likely. Spouses with no college (90%) were less likely to indicate having medical coverage, whereas spouses with a four-year degree (97%) or a graduate/professional degree (98%) were more likely. Spouses who were unemployed (89%) or not in the labor force (93%) were less likely to indicate that they had medical coverage, whereas employed spouses (96%) and spouses serving in the Armed Forces (98%) were more likely.

**Table 65.**  
***Reserve Spouses With Medical Care Coverage, by Spouse Characteristics***

	<b>% With Medical Care Coverage</b>
<i>Overall</i>	95
<i>Age</i>	
25 Yrs or Younger	87
26-30 Yrs	94
31-35 Yrs	97
36-40 Yrs	97
More Than 40 Yrs	95
<i>Education</i>	
No College	90
Some College	95
Four-Year Degree	97
Advanced Degree	98
<i>Employment Status</i>	
Employed	96
Unemployed	89
Not in Labor Force	93
Armed Forces	98
<i>Family Status</i>	
Dependents	96
No Dependents	94
RCSS 2006 Q151	

Margins of error range from  $\pm 1$  to  $\pm 6$

### ***Types of Medical Care Coverage***

If spouses indicated they had medical coverage, they were also asked to indicate which types of medical coverage they and their families had at the time of the survey (Table 66). Fifty-one percent of spouses with medical care coverage reported that they currently had coverage through the civilian employer of their husband or wife. Over one third of spouses with medical coverage indicated that they currently had coverage through their own employer or through TRICARE (both 37%). Fewer spouses with medical coverage indicated that they currently had some other form of private medical coverage (16%) or that they currently had coverage through the VA (8%). Among spouses with medical coverage, only 1% each reported that they currently had medical coverage through a plan maintained by either their school or that of their husband or wife.

**Table 66.*****Types of Medical Care Coverage for Spouse and/or Family Among Reserve Spouses Who Have Medical Care Coverage***

	Percent Used
Member's civilian employer's medical care plan	51
Spouse's employer's medical care plan	37
Member's active duty medical care coverage (TRICARE)	37
Other private coverage	16
Spouse's active duty/retired military medical care coverage	16
Veteran's (VA) coverage	8
Spouse's school medical care plan	1
Member's school medical care plan	1
RCSS 2006 Q152a-h	Margins of error range from $\pm 1$ to $\pm 2$

***Subgroup Differences—Member Civilian Employer Health Coverage.*** USNR (62%) and USAFR (60%) spouses were more likely to report having coverage through their husband or wife's civilian employer.<sup>25</sup> This trend was consistent across component/paygrades. USMCR officer spouses (57%) were also more likely than the other component/paygrade groups to indicate that they had medical coverage through the civilian employer of their husband or wife.

Overall, senior officer spouses (56%) were more likely to indicate that they had coverage through their husband or wife's employment, whereas junior enlisted spouses (42%) were less likely. USMCR enlisted spouses (45%), ARNG enlisted spouses (45%), and ARNG officer spouses (46%) were also less likely to have coverage through their husband or wife's employer. Spouses of members who had not been activated in the 24 months before the survey (61%) were more likely to have coverage through their husband or wife's employer. Similarly, spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (54%) were more likely to have coverage through their husband or wife's employer. Although spouses over age 40 were more likely to have such coverage (54%), spouses under age 26 (35%) were less likely. Finally, unemployed spouses (39%) and those serving in the military themselves (22%) were less likely to indicate that they maintained medical coverage through the employer of their husband or wife.<sup>26</sup>

***Subgroup Differences—Spouse Civilian Employer Health Coverage.*** USNR enlisted spouses were more likely to have medical coverage through their own employer (45%), as compared to the other component/paygrade groups. USMCR spouses (32%) were less likely to

<sup>25</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

<sup>26</sup> Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and have not found work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

indicate that they had medical coverage through their own employer, as compared to spouses of members of other components. This was particularly true for USMCR officer spouses (22%). (Note that USMCR spouses were less likely to be employed than were spouses of members in other components.) Senior officer spouses (31%) were less likely to indicate that they had coverage through their employer. Spouses under age 26 (26%) were less likely to have such coverage compared to those in other age groups. Although spouses with an advanced degree (50%) were more likely to have coverage through their employer, those with some college (33%) were less likely to have such a plan. Employed spouses (45%) were more likely to indicate they maintained medical coverage through their employer, whereas unemployed spouses (11%), spouses not in the labor force (16%), and spouses serving in the Armed Forces (22%) were less likely to have such coverage. Finally, spouses without children (47%) were more likely to have medical coverage through their employer, whereas spouses with dependents (32%) were more likely.

***Subgroup Differences—TRICARE Medical Coverage.*** ARNG spouses (46%) were more likely to report that they had coverage through their husband or wife's active duty military medical care plan or TRICARE. This applied to both ARNG enlisted (46%) and officer (47%) spouses. Smaller proportions of USNR (20%), ANG (31%), and USAFR (21%) spouses indicated that they had coverage through TRICARE. This was also true for senior officer spouses overall (32%), as compared to the other paygrade groups. By component/paygrade, ANG enlisted spouses (31%) were less likely to be enrolled in TRICARE. Similarly, USNR (enlisted spouses, 24%; officer spouses, 12%) and USAFR (enlisted spouses, 21%; officer spouses, 20%) enlisted and officer spouses were both less likely to be enrolled in the TRICARE program. Spouses of members who had been activated in the 24 months before the survey (48%) were more likely to have medical coverage through TRICARE, as compared to spouses of members who had not been activated (22%). Similarly, spouses whose husband or wife had been deployed to Iraq/Afghanistan since 9/11 (51%) were more likely to indicate that they were covered through TRICARE, as compared to spouses of members who had not been so activated (34%). Spouses under age 26 (48%) were more likely to have had TRICARE, whereas spouses over age 40 (33%) were less likely. As compared to spouses in other education groups, spouses with an advanced degree (28%) were less likely to have coverage through TRICARE. Spouses who were unemployed (59%) or not in the labor force (43%) were more likely to be enrolled in TRICARE, whereas spouses who were employed at the time of the survey (34%) were less likely. Spouses with children (39%) were more likely to indicate that they had coverage through TRICARE, as compared to spouses without children (33%).



***Subgroup Differences—Other Private Health Coverage.*** USNR spouses (21%) were more likely to indicate that they had some other form of private medical coverage, whereas USMCR (10%) and ANG (12%) spouses were less likely. More specifically, USNR enlisted spouses (22%) were more likely to have other private coverage, whereas spouses of USMCR enlisted members (10%), USMCR officers (10%), and ANG enlisted members (12%) were less likely. Junior officer spouses (12%) were less likely to indicate that they had some other form of private medical coverage, as compared to spouses of members in other paygrade groups. Spouses of members who had not been activated in the 24 months before the survey (20%) were more likely to have some other form of private coverage, as compared to spouses of members who had been activated (14%). Spouses over age 40 (21%) were more likely to have some other form of private coverage, whereas spouses under age 26 (11%) and spouses age 31 to 35 (12%) were less likely.

***Subgroup Differences—VA Medical Coverage.*** USMCR (6%) and ANG (5%) enlisted spouses were less likely to have VA medical coverage. In addition, ARNG (6%), USMCR (5%), and ANG (3%) officer spouses were less likely to indicate that they had medical coverage through the VA. Spouses over age 40 (11%) were more likely to have medical coverage through the VA, whereas spouses age 26 to 30 (5%) were less likely to have VA coverage. Spouses without children (12%) were more likely to indicate that they had VA coverage, as compared to spouses with children (7%).

### ***Extent of Dental Care Coverage***

As shown in Table 67, 84% of spouses indicated having dental care coverage at the time of the survey. Compared to spouses in other components, ARNG spouses (79%) were less likely to have dental coverage, especially ARNG enlisted spouses (78%). By contrast, USNR (89%), ANG (88%), and USAFR (88%) spouses were more likely to indicate having dental coverage. Other groups that were more likely to indicate having coverage include USAR (88%), USNR (90%), USMCR (91%), ANG (93%), and USAFR (90%) officer spouses, as well as USNR enlisted spouses (89%). Junior enlisted spouses (72%) were less likely to indicate having dental coverage, whereas spouses in other paygrade groups (86-90%) were more likely. In addition, spouses whose husband or wife had been activated in the past 24 months (86%) were more likely to indicate having dental coverage than spouses whose husband or wife had not been activated (82%).

**Table 67.**  
***Reserve Spouses With Dental Care Coverage, by Member Characteristics***

	% With Dental Care Coverage
<i>Overall</i>	84
<i>Member Component by Paygrade</i>	
ARNG	79
Enlisted	78
Officer	86
USAR	85
Enlisted	84
Officer	88
USNR	89
Enlisted	89
Officer	90
USMCR	82
Enlisted	79
Officer	91
ANG	88
Enlisted	87
Officer	93
USAFR	88
Enlisted	88
Officer	90
<i>Paygrade</i>	
E1-E4	72
E5-E9	86
O1-O3	88
O4-O6	90
<i>Activation Status</i>	
Activated Past 24 Months	86
Not Activated Past 24 Months	82
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	85
Not Deployed to Iraq/Afghanistan	82
RCSS 2006 Q153	Margins of error range from $\pm 2$ to $\pm 4$

Compared to spouses in other age groups, spouses under age 26 (69%) were less likely to indicate having dental coverage (Table 68). Spouses with no college (76%) were less likely to indicate having dental coverage, whereas spouses with a four-year degree (87%) or a graduate/professional degree (90%) were more likely. In addition, employed spouses (87%) were more likely to indicate having dental coverage, whereas spouses not in the labor force (77%) were less likely.

**Table 68.**  
***Reserve Spouses With Dental Care Coverage, by Spouse Characteristics***

	% With Dental Care Coverage
<i>Overall</i>	84
<i>Age</i>	
25 Yrs or Younger	69
26-30 Yrs	83
31-35 Yrs	85
36-40 Yrs	86
More Than 40 Yrs	86
<i>Education</i>	
No College	76
Some College	84
Four-Year Degree	87
Advanced Degree	90
<i>Employment Status</i>	
Employed	87
Unemployed	74
Not in Labor Force	77
Armed Forces	87
<i>Family Status</i>	
Dependents	85
No Dependents	83
RCSS 2006 Q153	Margins of error range from $\pm 2$ to $\pm 10$

### ***Types of Dental Care Coverage***

If spouses indicated they had dental coverage, they were also asked to indicate which types of dental coverage they and their families had at the time of the survey (Table 69). Overall, 46% of spouses with dental coverage indicated that they were insured through a plan sponsored by the employer of their husband or wife. More than one third of spouses with dental coverage reported that their dental coverage came through their own employer (38%) or through TRICARE (36%). Spouses with dental coverage were less likely to indicate that their coverage came through their active duty/retired military dental plan (14%), other private coverage (11%), or the VA (4%). Among spouses with dental coverage, few spouses had dental coverage through their school or the school that their husband or wife was attending (both 1%).

**Table 69.*****Types of Dental Care Coverage for Spouse and/or Family Among Reserve Spouses Who Have Dental Care Coverage***

	<b>% Using Type of Dental Care</b>
Member's civilian employer's dental care plan	46
Spouse's employer's dental care plan	38
Member's active duty dental care coverage (TRICARE)	36
Spouse active duty/retired military dental care coverage	14
Other private coverage	11
Veteran's (VA) coverage	4
Spouse's school dental care plan	1
Member's school dental care plan	1
RCSS 2006 Q154a-h	Margins of error range from $\pm 1$ to $\pm 2$

***Subgroup Differences—Member Civilian Employer Dental Coverage.*** USNR (58%) and USAFR (55%) spouses were more likely to indicate that they had dental coverage through the member's civilian employer, whereas ARNG spouses (41%) were less likely to report such coverage. By component/paygrade, spouses of USMCR officers and USAFR and USNR enlisted members and officers were more likely to have dental coverage through that member's civilian employer. Senior officer spouses (52%) were more likely to indicate that they had dental coverage for themselves or their families through the employer of their husband or wife. Spouses of members who had not been activated in the 24 months before the survey (52%) or who had not been deployed to Iraq/Afghanistan since 9/11 (50%) were more likely to indicate that they had dental coverage through the member's civilian employer. Spouses under age 26 (32%) were less likely to indicate that they had dental coverage through the member's employer, as compared to spouses in other age groups. Finally, spouses not in the labor force (51%) were more likely to have coverage through the employer of their husband or wife, whereas spouses serving in the Armed Forces (17%) were less likely to indicate having such coverage.

***Subgroup Differences—Spouse Civilian Employer Dental Coverage.*** USMCR spouses (33%) were less likely to report that they/their families had dental coverage through their own employer. Dental coverage through the spouses' employer was less prevalent among senior officer spouses (31%). By component/paygrade, USNR enlisted spouses (45%) were more likely to have dental coverage through their own employer, whereas USNR (29%), USMCR (22%), and USAFR (32%) officer spouses were less likely. Spouses with an advanced degree (49%) were more likely to indicate that they had dental coverage through their own employer. Spouses who were employed (47%) were more likely to have dental coverage through their employer, whereas spouses who were unemployed (7%), not in the labor force (14%), or serving in the Armed Forces (14%) were less likely. Finally, spouses without children (47%) were more likely to indicate they had dental coverage through their employer, as compared to those with children (33%).

***Subgroup Differences—TRICARE Dental Coverage.*** ARNG spouses (both overall and officers and enlisted) were more likely to have TRICARE dental coverage, whereas USNR and USAFR (both overall and officers and enlisted) were less likely. Spouses of members who had

been activated in the past 24 months (41%) were more likely to have TRICARE dental coverage than spouses of members who had not been activated (29%). Similarly, spouses of members who had been deployed to Iraq/Afghanistan since 9/11 (43%) were more likely to indicate having TRICARE dental coverage than spouses of members who had not been deployed (32%). Spouses under age 26 (46%) were more likely to have TRICARE dental coverage. Spouses with an advanced degree (29%) were less likely to have TRICARE dental coverage compared to those in other education groups. Unemployed spouses (60%), spouses not in the labor force (44%), and spouses serving in the Armed Forces (63%) were more likely to indicate that they had TRICARE dental, whereas employed spouses (31%) were less likely. Finally, spouses with children (37%) were more likely to indicate that they had TRICARE dental coverage than those without children (31%).

***Subgroup Differences—Spouse Active Duty/Retired Military Dental Plan.*** USNR spouses (9%) were less likely to report that they had dental coverage through their active duty or retired military dental plan than spouses of members in other components. Spouses of members who had been activated in the past 24 months (16%) were more likely to indicate having dental coverage through their active duty or retired military plan, as compared to spouses of members who had not been activated (12%). Similarly, spouses of members deployed to Iraq/Afghanistan since 9/11 (17%) were more likely to indicate that they had dental coverage through their active duty/retired military plan than spouses of members who were not deployed there (11%). Finally, spouses serving in the Armed Forces (63%) were more likely to have dental coverage through their active duty plan, whereas employed spouses (11%) were less likely.

***Subgroup Differences—Other Private Dental Coverage.*** USMCR spouses (6%) were less likely to report having dental coverage through some other private plan. Junior officer spouses (6%) were less likely to have dental coverage through some other private plan, as compared to spouses married to members in other paygrade groups. Spouses of members who had not been activated in the 24 months (13%) before the survey were more likely to have dental coverage through a private plan, as compared to spouses of members who had been activated (9%). Spouses over age 40 (14%) were more likely to report that they had dental coverage through some other private plan, whereas spouses age 31 to 35 (7%) were less likely. Spouses with a four-year college degree (8%) were also less likely to indicate that they had dental coverage through some other private plan, as compared to spouses in other education groups.

***Subgroup Differences—VA Dental Coverage.*** ANG spouses (2%) were less likely to indicate having dental coverage through the VA, as compared to spouses of members in other components. Similarly, ANG, USNR, and USMCR officer spouses were also less likely to indicate having dental coverage through the VA. Spouses over age 40 (5%) were more likely to indicate that they had VA dental coverage, whereas spouses age 26 to 30 (2%) were less likely.

## **TRICARE**

### ***Use of TRICARE***

Overall, 48% of spouses reported that they or a family member had used TRICARE in the two years before the survey (Table 70). ARNG (57%) and USMCR (55%) spouses were more likely to report using TRICARE. Spouses of USMCR enlisted members (56%), ARNG

enlisted members (57%), and ARNG officers (58%) were more likely to indicate they had used TRICARE Dental. Senior officer spouses (44%) were less likely to have used TRICARE. Spouses of members who had been activated in the 24 months before the survey (62%) and/or deployed to Iraq/Afghanistan since 9/11 (66%) were more likely to report having used TRICARE.

**Table 70.**  
*Use of TRICARE in the Past 24 Months by Reserve Spouses or Their Family Members, by Member Characteristics*

	% Who Used TRICARE	% Who Did Not Use TRICARE	% Not Eligible for TRICARE
<i>Overall</i>	48	36	16
<i>Member Component by Paygrade</i>			
ARNG	57	31	12
Enlisted	57	31	12
Officer	58	31	11
USAR	51	37	13
Enlisted	50	37	13
Officer	51	36	12
USNR	27	46	27
Enlisted	29	45	25
Officer	22	47	30
USMCR	55	34	11
Enlisted	56	33	10
Officer	51	35	14
ANG	44	38	19
Enlisted	43	37	19
Officer	46	38	17
USAFR	35	44	21
Enlisted	34	46	20
Officer	37	38	25
<i>Paygrade</i>			
E1-E4	47	35	18
E5-E9	49	37	14
O1-O3	51	35	14
O4-O6	44	38	18
<i>Activation Status</i>			
Activated Past 24 Months	62	31	7
Not Activated Past 24 Months	29	43	28
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	66	29	5
Not Deployed to Iraq/Afghanistan	48	40	13

RCSS 2006 Q155

Margins of error range from  $\pm 2$  to  $\pm 5$

Use of TRICARE is shown in Table 71 by spouse characteristics. Spouses under age 26 were more likely to indicate that they had used TRICARE in the 24 months before the survey (61%), whereas spouses over age 40 (45%) were less likely. Spouses with some college (51%)

were more likely to report having used TRICARE, whereas spouses with an advanced degree (41%) were less likely. Unemployed spouses (65%), spouses not in the labor force (53%), and spouses serving in the Armed Forces (80%) were more likely to have used TRICARE dental, whereas employed spouses (44%) were less likely. Spouses with children (52%) were more likely to indicate using TRICARE, as compared to spouses without children (41%).

**Table 71.**  
*Use of TRICARE in the Past 24 Months by Reserve Spouses or Their Family Members, by Spouse Characteristics*

	% Who Used TRICARE	% Who Did Not Use TRICARE	% Not Eligible for TRICARE
<i>Overall</i>	48	36	16
<i>Age</i>			
25 Yrs or Younger	61	27	12
26-30 Yrs	50	34	16
31-35 Yrs	51	34	16
36-40 Yrs	47	37	16
More Than 40 Yrs	45	39	16
<i>Education</i>			
No College	48	38	14
Some College	51	33	16
Four-Year Degree	45	39	15
Advanced Degree	41	42	17
<i>Employment Status</i>			
Employed	44	40	17
Unemployed	65	26	10
Not in Labor Force	53	32	15
Armed Forces	80	16	4
<i>Family Status</i>			
Dependents	52	34	15
No Dependents	41	42	18

RCSS 2006 Q155

Margins of error range from  $\pm 2$  to  $\pm 9$

### ***Reasons for Not Using TRICARE***

Spouses who indicated that they had not used TRICARE in the 24 months before the survey were asked why this was the case. These results are shown in Table 72. Note that spouses could select multiple reasons for not using TRICARE. Among spouses who were eligible for TRICARE, 68% indicated that they preferred to use their civilian health care plan. Just over one third (34%) indicated that they were comfortable with a doctor and/or dentist outside of TRICARE, whereas 27% reported that they and/or their families did not require health or dental care in the 24 months before the survey. Availability of TRICARE medical/dental providers/specialists was cited as a reason for not using the program by 20% of spouses. The complexity of the TRICARE process and the distance to a TRICARE provider were both cited by 19% of spouses as reasons for not participating. Health/dental care providers not accepting TRICARE was selected as a reason for not using the program by 16% of spouses. Thirteen

percent indicated that TRICARE administration (customer service, claims processing) was a reason for going elsewhere. Finally, 18% of spouses indicated that they had some other reason for not using TRICARE in the 24 months before the survey.

**Table 72.**

***Reasons for Not Using TRICARE Among TRICARE-Eligible Reserve Spouses Who Did Not Use TRICARE***

	<b>% Indicating Reason Not To Use TRICARE</b>
Preferred to use civilian health care plan	68
Comfort/familiarity with doctor/dentist outside of TRICARE	34
No need for medical/dental care	27
Availability of TRICARE medical/dental providers/specialists	20
Complexity of TRICARE process	19
Distance to TRICARE provider	19
Provider would not accept TRICARE	16
TRICARE administration (customer service, claims processing)	13
Other	18
RCSS 2006 Q156	Margins of error $\pm 3$

Senior officer spouses (77%) were more likely to cite a preference for their civilian health care plan as a reason for not using TRICARE, whereas junior enlisted spouses (54%) were less likely. ARNG (77%), USAR (76%), USNR (77%), USMCR (78%) and USAFR (78%) officer spouses were more likely to indicate that they had not used TRICARE because they preferred their civilian health care plan, whereas ARNG enlisted spouses (60%) were less likely.

Spouses of members who had been activated in the 24 months before the survey (31%) were more likely to indicate that they had no need for health/dental care during that period, as compared to spouses of members who had not been activated (22%). Spouses of members who had been activated in the 24 months before the survey (23%) were more likely to indicate that availability of providers was a reason for not using TRICARE, as compared to spouses of members who had not been activated (16%). USMCR spouses (26%), particularly USMCR officer spouses (28%), were more likely to indicate the complexity of the TRICARE process as a reason for not using the program. Spouses of members who had been activated in the 24 months before the survey (25%) or deployed to Iraq/Afghanistan since 9/11 (30%) were also more likely to indicate that the complexity of the TRICARE process was a reason for not using the program.

USMCR officer spouses (23%) were more likely to indicate that they did not use TRICARE in the 24 months before the survey because their provider would not accept it, whereas USNR officer spouses (9%) were less likely to cite this reason. Spouses of members who had been activated in the 24 months before the survey (19%) were more likely to indicate that their provider would not accept TRICARE. USMCR officer spouses (20%) were more likely to cite TRICARE administrative procedures as a reason for not using the program. Administrative procedures were also more likely to be selected as a reason for not using



TRICARE by spouses of members who had been activated in the 24 months before the survey (15%), as compared to spouses of members who had not been activated (10%).

Spouses under age 26 years (50%) were less likely to indicate that they preferred their civilian health care plan, as compared to spouses in other age groups. Spouses with an advanced degree (77%) were more likely to indicate that they preferred their civilian health care plan, whereas spouses with no college (57%) were less likely. Spouses who were employed at the time of the survey (73%) were more likely to indicate that they preferred to use their civilian health care plan, whereas spouses who were unemployed (36%) and spouses not in the labor force (59%) were less likely. Spouses under age 26 (22%) were less likely to report that their comfort or familiarity with a provider outside of TRICARE was a reason for not using the program, as compared to spouses in other age groups. A smaller proportion of spouses serving in the Armed Forces (12%) indicated that they did not need health or dental care. Spouses under age 26 (9%) were less likely to report that their provider would not accept TRICARE or that administrative procedures discouraged them from using TRICARE (5%). Finally, spouses not in the labor force (8%) were less likely to cite administrative procedures as a reason they did not use TRICARE.

### ***TRICARE Programs Used***

Spouses who had used TRICARE were asked to indicate which of three TRICARE programs they used in the 24 months before the survey—TRICARE Standard, TRICARE Extra, TRICARE Pharmacy (Table 73). Overall, 70% of spouses reported using TRICARE Standard in the 24 months before the survey, including 25% who used it in conjunction with a civilian plan. TRICARE Pharmacy was used by 52% of spouses, including 14% who used it in conjunction with a civilian plan. Finally, 21% of spouses indicated that they used TRICARE Extra in the 24 months before the survey, including 5% who used it in conjunction with a civilian plan.

Compared to those not activated, spouses of members who had been activated were more likely to indicate they used TRICARE Standard in conjunction with a civilian plan (27%) or used TRICARE pharmacies in conjunction with civilian plans (15%). Finally, spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (9%) were more likely to have used TRICARE extra in the 24 months before the survey than were spouses of members who had been deployed (3%).

Few subgroup differences in the use of TRICARE programs were found. For example, spouses who were employed at the time of the survey were more likely than those in other employment status groups to use TRICARE Standard (29%) or TRICARE Pharmacy (16%) in conjunction with a civilian plan.

**Table 73.*****Percentage of Reserve Spouses Who Used TRICARE in Past 24 Months***

	<b>Programs Used</b>
TRICARE Standard in conjunction with civilian plan	25
TRICARE Standard, not in conjunction with civilian plan	45
TRICARE Extra in conjunction with civilian plan	5
TRICARE Extra, not in conjunction with civilian plan	16
TRICARE Pharmacy in conjunction with civilian plan	14
TRICARE Pharmacy, not in conjunction with civilian plan	38
RCSS 2006 Q157a-c	
Margins of error range from $\pm 2$ to $\pm 3$	

***Optional TRICARE Programs***

Spouses were also asked about the use of two optional TRICARE programs: TRICARE Prime and TRICARE Prime Remote. These results are presented in Table 74 by member characteristics. Overall, 28% of spouses reported that they or their families used TRICARE Prime in the 24 months before the survey, whereas 15% indicated use of TRICARE Prime Remote.

USMCR spouses (34%) were more likely to indicate using TRICARE Prime. More specifically, USMCR enlisted spouses (35%) were more likely to report having used TRICARE Prime. By contrast, USAFR enlisted spouses (22%) were less likely to indicate having used TRICARE Prime. Spouses of members who had been activated in the 24 months before the survey (32%) were more likely to report using TRICARE Prime than were spouses of members who had not been activated (19%).

ARNG spouses (19%) were more likely to indicate using TRICARE Prime Remote in the 24 months before the survey. Senior enlisted spouses (16%) were more likely to report using TRICARE Prime Remote, whereas junior enlisted spouses (12%) and senior officers (11%) were less likely. Comparing component/paygrade groups, USAFR members (enlisted members and officers, both 4%) and USMCR officers (9%) were less likely to indicate using TRICARE Prime Remote. Spouses of members who had been activated in the 24 months before the survey (17%) or deployed to Iraq/Afghanistan (19%) were more likely to report using TRICARE Prime Remote in the two years before the survey than spouses of members who had not been activated (11%) or who had not been deployed (13%).

**Table 74.**  
***Use of Optional TRICARE Programs by Reserve Spouses Who Used TRICARE in Past 24 Months, by Member Characteristics***

	% Using TRICARE Prime	% Using TRICARE Prime Remote
<i>Overall</i>	28	15
<i>Member Component by Paygrade</i>		
ARNG	30	19
Enlisted	30	19
Officer	28	22
USAR	29	16
Enlisted	29	18
Officer	29	14
USNR	19	8
Enlisted	20	10
Officer	17	3
USMCR	34	14
Enlisted	35	15
Officer	30	9
ANG	25	12
Enlisted	24	12
Officer	30	14
USAFR	24	4
Enlisted	22	4
Officer	31	4
<i>Paygrade</i>		
E1-E4	29	12
E5-E9	27	16
O1-O3	28	17
O4-O6	28	11
<i>Activation Status</i>		
Activated Past 24 Months	32	17
Not Activated Past 24 Months	19	11
<i>Deployment Status Since 9/11</i>		
Deployed to Iraq/Afghanistan	31	19
Not Deployed to Iraq/Afghanistan	28	13
RCSS 2006 Q158a-b		Margins of error range from $\pm 2$ to $\pm 5$

As shown in Table 75, TRICARE Prime program was also used more by spouses age 26 to 30 (34%), as compared to spouses in other age groups. Spouses with some college (31%) were more likely to report using TRICARE Prime, whereas spouses with four-year or advanced degrees (both 23%) were less likely. Unemployed spouses (44%) and spouses serving in the Armed Forces (55%) were more likely to indicate using TRICARE Prime, whereas employed spouses (24%) were less likely. Spouses with children (29%) were more likely to have used TRICARE Prime in the 24 months before the survey, as compared to those without children (23%).

Spouses over age 40 (12%) and spouses with no college (13%) were less likely to use TRICARE Prime Remote than younger spouses or spouses with more education. Compared to spouses in other employment status groups, spouses serving in the Armed Forces (30%) were more likely to report that they or their families used TRICARE Prime Remote. Finally, spouses with children (17%) were more likely to have indicated that they/their families used TRICARE Prime Remote than were spouses without children (11%).

**Table 75.**  
*Use of Optional TRICARE Programs by Reserve Spouses Who Used TRICARE in Past 24 Months, by Spouse Characteristics*

	% Using TRICARE Prime	% Using TRICARE Prime Remote
<i>Overall</i>	28	15
<i>Age</i>		
25 Yrs or Younger	33	19
26-30 Yrs	34	17
31-35 Yrs	27	17
36-40 Yrs	26	16
More Than 40 Yrs	25	12
<i>Education</i>		
No College	29	13
Some College	31	17
Four-Year Degree	23	15
Advanced Degree	23	12
<i>Employment Status</i>		
Employed	24	13
Unemployed	44	19
Not in Labor Force	31	18
Armed Forces	55	30
<i>Family Status</i>		
Dependents	29	17
No Dependents	23	11
RCSS 2006 Q158a-b		Margins of error range from $\pm 2$ to $\pm 11$

### ***Satisfaction With TRICARE Provider Care, Customer Service, and Claims Processing***

Spouses who reported using any of the TRICARE programs were asked to indicate their satisfaction with (1) the provider care they were given; (2) the customer service they received; and (3) the claims processing they experienced. Overall, 75% of spouses indicated they were satisfied with the provider care they or their families received through TRICARE, 65% were satisfied with the customer service they received, and 60% were satisfied with claims processing (Table 76). In all three cases, the proportion of dissatisfied spouses was below 20%.

ARNG spouses (78%) were more likely to indicate they were satisfied with their provider care. In addition, spouses of members who had been activated (77%) were more likely to be satisfied with the care they received than were spouses of members who had not been activated (67%).

**Table 76.**  
*Satisfaction With TRICARE Medical Programs Among Reserve Spouses Who Used TRICARE in Past 24 Months*

	% Satisfied	% Neither Satisfied Nor Dissatisfied	% Dissatisfied
Provider care	75	17	9
Customer service	65	21	14
Claims processing	60	23	17

RCSS 2006 Q159a-c Margins of error range from  $\pm 2$  to  $\pm 3$

### ***Comparison of TRICARE and Civilian Medical Plans***

Spouses who indicated that they had used TRICARE in the past 24 months and also reported that they used a civilian health care plan in that period were asked how their TRICARE coverage compared to their civilian health care plan. There were no differences overall, by activation status, or by deployment status in whether spouses indicated that TRICARE was better than their civilian plan. With respect to spouse characteristics, there were also no differences by education, employment status, or family status in how spouses compared TRICARE to their civilian medical plan.

### ***Use of TRICARE Dental Program***

Spouses were asked if they or their family had used the TRICARE Dental Program in the 24 months preceding the survey. Overall, 53% of spouses reported that they or their families had used the TRICARE Dental Program (Table 77). Senior officer spouses (63%) were more likely to indicate that they or their families used TRICARE Dental, whereas junior enlisted spouses (39%) were less likely. USNR (68%), ANG (66%), and USAFR (62%) officer spouses were more likely to report use of the TRICARE Dental Program, whereas ARNG (47%) and USMCR (45%) enlisted spouses were less likely. Spouses of members activated in the 24 months before the survey (47%) were less likely to report using TRICARE Dental, as compared to spouses of members who were not activated (68%). Finally, as compared to other age groups, spouses under age 26 (37%) were less likely to indicate that they or their families used the TRICARE Dental program in the 24 months before the survey.

**Table 77.**  
***Use of TRICARE Dental Plan in Past 24 Months Among Reserve Spouses Who Used TRICARE in Past 24 Months, by Member Characteristics***

	<b>% Using TRICARE Dental</b>
<i>Overall</i>	53
<i>Member Component by Paygrade</i>	
ARNG	49
Enlisted	47
Officer	58
USAR	54
Enlisted	53
Officer	55
USNR	54
Enlisted	49
Officer	68
USMCR	47
Enlisted	45
Officer	59
ANG	59
Enlisted	58
Officer	66
USAFR	59
Enlisted	58
Officer	62
<i>Paygrade</i>	
E1-E4	39
E5-E9	55
O1-O3	56
O4-O6	63
<i>Activation Status</i>	
Activated Past 24 Months	47
Not Activated Past 24 Months	68
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	49
Not Deployed to Iraq/Afghanistan	44

RCSS 2006 Q163

Margins of error range from  $\pm 3$  to  $\pm 9$

### ***Satisfaction With TRICARE Dental Provider Care, Customer Service, and Claims Processing***

As shown in Table 78, spouses who had used the TRICARE Dental Program were asked to indicate their level of satisfaction with the provider care, customer service, and claims processing in the TRICARE program. Overall, 79% of spouses reported that they were satisfied with the provider care received through the TRICARE Dental Program, whereas 8% were dissatisfied. Roughly two thirds were satisfied with the customer service (69%) and claims processing (63%) they received in the program. Senior officer spouses (85%) were more likely

to be satisfied with the provider care they received through TRICARE Dental, as compared to spouses of members in other paygrade groups. In particular, USAFR officer spouses (89%) were more likely to indicate that they were satisfied with the provider care they received than did spouses of members in other component/paygrade groups. No other subgroup differences among spouses were found in satisfaction with dental care.

**Table 78.**  
***Satisfaction With TRICARE Dental Program Among Reserve Spouses Who Used TRICARE in Past 24 Months***

	<b>% Satisfied</b>	<b>% Neither Satisfied Nor Dissatisfied</b>	<b>% Dissatisfied</b>
Provider care	79	13	8
Customer service	69	20	11
Claims processing	63	19	18
RCSS 2006 Q164a-c		Margins of error range from $\pm 3$ to $\pm 4$	

### ***Comparison of TRICARE and Civilian Dental Plans***

Spouses who indicated that they had used TRICARE in the past 24 months and also reported that they used a civilian dental plan in that period were asked how their TRICARE coverage compared to their civilian dental plan. There were no differences overall, by component, by paygrade, by activation status, or by deployment status in whether spouses indicated that TRICARE was better than their civilian dental plan. With respect to spouse characteristics, there were also no differences by education, employment status, or family status in how spouses compared TRICARE to their civilian dental plan.





## **Chapter 7: Marriage, Support, and Well-Being**

### ***Introduction***

The demands placed on Reserve component forces have increased due to the global war on terrorism and military actions in Iraq and Afghanistan. This has been particularly true for the Army components, although personnel in other Reserve components have been affected. For additional information on how military deployments can strain military marriages and families, please refer to Chapter 1.

In this chapter, variables related to marriage, support, and stress are examined.<sup>27</sup> These include spouses' views on the strength of their marriage, their level of happiness in the relationship, and the degree they experienced problems in their relationship compared to a year before. Spouses' perceptions of their level of support are also examined, along with their sense of well-being and their level of personal stress.

### ***Marital Satisfaction, Happiness, and Difficulties***

#### ***Quality of Relationship Scale***

A Quality of Relationship scale, based on Norton's Quality of Marriage scale (1983), includes several statements about Reserve component spouses and their relationship with their husbands or wives, as well as their overall level of happiness in the relationship. A higher score indicates a more positive assessment of marital quality, with 5 being the highest score. The mean responses are shown in Table 79 by member characteristics.<sup>28</sup>

Overall, spouses had a Quality of Relationship score of 4.4 out of 5. ANG spouses (4.5) had a higher Quality of Relationship scale score than did spouses of members of other components.<sup>29</sup> Both junior (4.5) and senior (4.5) officer spouses had higher Quality of Relationship scale scores, whereas junior enlisted members (4.2) had a lower score.

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<sup>27</sup> When comparing results, the percentage of each subgroup is compared to its respective "all other" group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>28</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

<sup>29</sup> Results are shown only for reporting categories that have statistically significant differences. For complete results, for all reporting categories, see DMDC (2007a).

By component/paygrade, ARNG (4.5), USNR (4.5), and ANG (4.5) officer spouses had higher average Quality of Relationship scale scores, as did ANG enlisted spouses (4.5). Spouses over age 40 (4.4) and spouses without children (4.5) had a higher Quality of Relationship score, whereas unemployed spouses (4.1) had a lower score.<sup>30</sup>

**Table 79.**  
*Average Quality of Relationship for Reserve Spouses, by Member Characteristics*

	Quality of Relationship
<i>Overall</i>	4.4
<i>Member Component by Paygrade</i>	
ARNG	4.4
Enlisted	4.3
Officer	4.5
USAR	4.3
Enlisted	4.3
Officer	4.4
USNR	4.4
Enlisted	4.4
Officer	4.5
USMCR	4.4
Enlisted	4.3
Officer	4.5
ANG	4.5
Enlisted	4.5
Officer	4.5
USAFR	4.4
Enlisted	4.4
Officer	4.5
<i>Paygrade</i>	
E1-E4	4.2
E5-E9	4.4
O1-O3	4.5
O4-O6	4.5
<i>Activation Status</i>	
Activated Past 24 Months	4.4
Not Activated Past 24 Months	4.4
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	4.3
Not Deployed to Iraq/Afghanistan	4.4
RCSS 2006 Q87a-f & Q88	
Margins of error ±0.1	

<sup>30</sup> Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those who need or want to work and have not found work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

### ***Problems in Relationships***

Spouses were asked whether they were experiencing problems in their relationship more or less often than they were a year before the survey. These results are shown in Table 80 by member characteristics. Overall, 58% indicated that the level of problems they were experiencing in their relationship was about the same as a year earlier, 28% reported that they were having fewer problems, and 14% indicated that they were having more problems in their relationship compared to the previous year. ARNG (17%) and USMCR (19%) spouses were more likely to report having more problems than 12 months ago. More specifically, ARNG (17%), USAR (18%), and USMCR (20%) enlisted spouses were more likely to indicate that they were having more problems in their relationship than 12 months ago. Although junior enlisted spouses were more likely than those in other paygrades to indicate increased problems (20%), they were also more likely to indicate fewer problems (33%). In addition, spouses of members who had been activated in the past 24 months (18%) and spouses of members who had been deployed to Iraq/Afghanistan since 9/11 (21%) were more likely to indicate they were experiencing problems more frequently.

**Table 80.*****Frequency of Problems in Personal Relationship Compared to 12 Months Ago for Reserve Spouses Who Had Been Married at Least One Year, by Member Characteristics***

	<b>% Less Often<sup>a</sup></b>	<b>% About the Same</b>	<b>% More Often<sup>b</sup></b>
<i>Overall</i>	28	58	14
<i>Member Component by Paygrade</i>			
ARNG	29	55	17
Enlisted	29	54	17
Officer	27	61	12
USAR	31	52	17
Enlisted	33	48	18
Officer	26	61	13
USNR	30	61	9
Enlisted	33	56	11
Officer	21	74	5
USMCR	28	53	19
Enlisted	31	49	20
Officer	20	66	14
ANG	25	66	9
Enlisted	26	65	9
Officer	20	69	11
USAFR	27	65	8
Enlisted	30	62	9
Officer	20	73	7
<i>Paygrade</i>			
E1-E4	33	47	20
E5-E9	29	58	13
O1-O3	25	61	15
O4-O6	23	69	9
<i>Activation Status</i>			
Activated Past 24 Months	28	54	18
Not Activated Past 24 Months	29	63	8
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	28	50	21
Not Deployed to Iraq/Afghanistan	27	59	14

RCSS 2006 Q89

Margins of error range from  $\pm 2$  to  $\pm 5$ 

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Less often represents the combination of *less often* and *much less often*.<sup>b</sup>More often represents the combination of *more often* and *much more often*.

When spouses were asked about their relationship, they were asked whether they experienced problems more or less often than they did 12 months ago. Results for this question are presented by spouse characteristics in Table 81. Among spouses under age 26, only 40% reported that they were having problems at the same level as a year earlier, 22% indicated that they were experiencing more problems, and 38% indicated they were experiencing fewer problems. Finally, spouses under age 26 (22%) and spouses age 26 to 30 (20%) were more likely to indicate experiencing more problems, as compared to other age groups. On the other

hand, spouses under age 26 (38%) were also more likely to indicate they experienced problems less often, as compared to other age groups. In addition, spouses with a four-year degree (24%) were more likely to indicate that they experienced relationship problems less often.

**Table 81.**  
***Frequency of Problems in Personal Relationship Compared to 12 Months Ago Among Reserve Spouses Who Had Been Married at Least One Year, by Spouse Characteristics***

	% Less Often <sup>a</sup>	% About the Same	% More Often <sup>b</sup>
<i>Overall</i>	28	58	14
<i>Age</i>			
25 Yrs or Younger	38	40	22
26-30 Yrs	30	50	20
31-35 Yrs	28	57	15
36-40 Yrs	29	57	14
More Than 40 Yrs	26	64	10
<i>Education</i>			
No College	32	53	15
Some College	31	55	14
Four-Year Degree	24	63	13
Advanced Degree	24	64	12
<i>Employment Status</i>			
Employed	28	58	14
Unemployed	30	50	20
Not in Labor Force	30	58	12
Armed Forces	27	63	10
<i>Family Status</i>			
Dependents	27	58	15
No Dependents	32	56	12

RCSS 2006 Q89

Margins of error range from  $\pm 2$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Less often represents the combination of *less often* and *much less often*.

<sup>b</sup>More often represents the combination of *more often* and *much more often*.

## Stress

### Perceived Stress

A Perceived Stress scale (Cohen & Williamson, 1988) was included to assess the level of stress spouses have experienced in the past twelve months. To indicate their level of stress, spouses responded to a series of four items on a scale that ranged from 0=*never* to 4=*very often*. The maximum value on the scale was 16 for spouses under the most stress. The average scale scores are shown in Table 82 by member characteristics. Overall, the average Perceived Stress score was 5.3.

***Subgroup Differences by Member Characteristics.*** Perceived Stress scores were higher among ARNG (5.7) and USMCR (5.6) spouses, particularly enlisted spouses in these two components (5.9 in each case). USNR (4.8), ANG (4.8), and USAFR (4.5) spouses had lower

Perceived Stress scores. Across components, officer spouses had lower Perceived Stress scores than enlisted spouses. In addition, USAFR enlisted spouses (4.7) had lower stress scores. When looking at all components as a whole, junior (4.9) and senior (4.2) officer spouses had lower Perceived Stress scores, whereas junior enlisted spouses (6.5) had higher scores. Spouses of members who had been activated in the 24 months before the survey (5.7) had a higher Perceived Stress score, as compared to spouses of members who had not been activated (4.7). Similarly, spouses of members who had been deployed to Iraq/Afghanistan since 9/11 (5.9) had a higher Perceived Stress score, as compared to spouses of members who had not been deployed (5.3).

**Table 82.**  
*Average Perceived Stress Scale for Reserve Spouses, by Member Characteristics*

	Perceived Stress Scale
<i>Overall</i>	5.3
<i>Member Component by Paygrade</i>	
ARNG	5.7
Enlisted	5.9
Officer	4.8
USAR	5.4
Enlisted	5.6
Officer	4.7
USNR	4.8
Enlisted	5.1
Officer	4.1
USMCR	5.6
Enlisted	5.9
Officer	4.8
ANG	4.8
Enlisted	5.0
Officer	4.3
USAFR	4.5
Enlisted	4.7
Officer	4.1
<i>Paygrade</i>	
E1-E4	6.5
E5-E9	5.2
O1-O3	4.9
O4-O6	4.2
<i>Activation Status</i>	
Activated Past 24 Months	5.7
Not Activated Past 24 Months	4.7
<i>Deployment Status Since 9/11</i>	
Deployed to Iraq/Afghanistan	5.9
Not Deployed to Iraq/Afghanistan	5.3
RCSS 2006 Q128a-d	Margins or error range from $\pm 0.2$ to $\pm 0.4$

***Subgroup Differences by Spouse Characteristics.*** Younger spouses had higher Perceived Stress scores (under age 26, 6.5; 26 to 30, 5.8), whereas spouses over age 40 (4.8) had a lower score. As shown in Table 83, less educated spouses had higher Perceived Stress Scores (no college 5.9, some college 5.5). Spouses who were unemployed at the time of the survey (6.9) had a higher Perceived Stress score, whereas spouses serving in the Armed Forces (4.4) had a lower average score.

**Table 83.**  
***Average Perceived Stress Scale for Reserve Spouses, by Spouse Characteristics***

	Perceived Stress Scale
<i>Overall</i>	5.3
<i>Age</i>	
25 Yrs or Younger	6.5
26-30 Yrs	5.8
31-35 Yrs	5.5
36-40 Yrs	5.3
More Than 40 Yrs	4.8
<i>Education</i>	
No College	5.9
Some College	5.5
Four-Year Degree	4.9
Advanced Degree	4.4
<i>Employment Status</i>	
Employed	5.2
Unemployed	6.9
Not in Labor Force	5.5
Armed Forces	4.4
<i>Family Status</i>	
Dependents	5.3
No Dependents	5.1
RCSS 2006 Q128a-d	Margins of error range from $\pm 0.2$ to $\pm 0.6$

## ***Stress Levels***

A final indicator of well-being was a question asking spouses if the current level of stress in their personal life was less than usual, about the same as usual, or more than usual. These results are presented in Table 84 by member characteristics. Overall, 14% of spouses indicated that the level of stress they were feeling at the time of the survey was less than usual, whereas 49% reported that their level of stress was about the same as usual. Thirty-seven percent indicated that their level of stress was higher than usual. ARNG (43%), USAR (41%), and USMCR (42%) spouses were more likely to indicate that their stress level at the time of the survey was higher than usual. This was particularly true for enlisted spouses in each of these components (ARNG, 43%; USAR, 44%; and USMCR, 43%). Overall, junior enlisted spouses (48%) were more likely to report that their level of stress was more than usual. Spouses of

members who had been activated in the 24 months before the survey (44%) were more likely to indicate that their level of stress was more than usual. By contrast, spouses of members who had not been activated (16%) indicated they were experiencing less stress than usual. In addition, spouses of members who had been deployed to Iraq/Afghanistan (51%) were more likely to report that the level of stress they were feeling was higher than usual. Spouses under age 26 (51%) and 26 to 30 (44%) were more likely to report that their stress levels were higher than usual, whereas spouses over age 40 (16%) were more likely to say that they were experiencing less stress. Finally, unemployed spouses (54%) were more likely to indicate that they were experiencing more stress than usual, whereas employed spouses (13%) were more likely to indicate they experienced less than usual.

**Table 84.**  
***Reserve Spouses' Current Level of Stress in Personal Life, by Member Characteristics***

	% About the Same as		
	% Less Than Usual <sup>a</sup>	Usual	% More Than Usual <sup>b</sup>
<i>Overall</i>	14	49	37
<i>Member Component by Paygrade</i>			
ARNG	13	44	43
Enlisted	13	43	43
Officer	12	48	39
USAR	14	44	41
Enlisted	16	40	44
Officer	11	54	35
USNR	15	56	29
Enlisted	16	55	29
Officer	12	61	27
USMCR	13	45	42
Enlisted	14	43	43
Officer	8	54	38
ANG	14	60	26
Enlisted	14	60	26
Officer	13	58	28
USAFR	16	57	27
Enlisted	16	57	27
Officer	14	57	28
<i>Paygrade</i>			
E1-E4	13	39	48
E5-E9	15	51	34
O1-O3	12	48	40
O4-O6	12	58	30
<i>Activation Status</i>			
Activated Past 24 Months	12	44	44
Not Activated Past 24 Months	16	57	27
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	10	39	51
Not Deployed to Iraq/Afghanistan	12	51	37

RCSS 2006 Q130

Margins or error range from  $\pm 2$  to  $\pm 5$

<sup>a</sup>Less than usual represents the combination of *less than usual* and *much less than usual*.

<sup>b</sup>More than usual represents the combination of *more than usual* and *much more than usual*.



## Chapter 8: Military Commitment and Satisfaction

This chapter examines data about overall satisfaction with military life and commitment to the institution.<sup>31</sup> Member plans, the opinions of spouses and relatives about those plans, and the impact of the spouse on those plans are presented. Finally, the impact of different factors on spouses' views about staying in the military are reviewed, including the time the Service member spends away from his or her family and the spouse's perceptions about potential time away in the future.

### *Continuance and Commitment*

Spouses were asked to indicate how satisfied they were with the National Guard/Reserve way of life overall. As shown in Table 85, 59% of spouses indicated that they were satisfied, and 14% indicated they were dissatisfied.<sup>32</sup>

ANG (74%) and USAFR (70%) spouses were more likely to indicate satisfaction with the National Guard/Reserve way of life than were spouses of members in other components.<sup>33</sup> In addition, senior enlisted (61%) and senior officer (71%) spouses were more likely to indicate satisfaction with the National Guard/Reserve way of life. Spouses of ANG and USAFR enlisted members (73%, ANG; 69%, USAFR) and officers (79%, ANG; 75%, USAFR) were more likely to indicate they were satisfied with the National Guard/Reserve way of life than spouses of enlisted members and officers in the other components. USNR officer spouses (68%) were also more likely to indicate that they were satisfied with the National Guard/Reserve way of life. Spouses of members who had not been activated in the 24 months before the survey (66%) were more likely to indicate that they were satisfied. Similarly, spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (60%) were more likely to express satisfaction with the National Guard/Reserve way of life.

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<sup>31</sup> When comparing results, the percentage of each subgroup is compared to its respective "all other" group (i.e., the total population minus the group being assessed). For example, responses of spouses of ARNG members are compared to the weighted average of the responses from spouses of members of the USAR, USNR, USMCR, ANG, and USAFR.

<sup>32</sup> Results are shown only for reporting categories that have statistically significant differences. For complete results, for all reporting categories, see the *2006 Survey of Reserve Component Spouses: Tabulations of Responses*.

<sup>33</sup> Whenever a term modifies "spouses" (e.g., USNR spouses, junior enlisted spouses), it refers to the spouses of Reserve component members with those characteristics. For example, "USNR spouses" refers to the spouses of members of the U.S. Naval Reserve, not spouses who belong to the U.S. Naval Reserve themselves. Similarly, "junior enlisted spouses" refers to spouses of junior enlisted members, not spouses who are junior enlisted members themselves.

**Table 85.*****Reserve Spouses' Satisfaction With NG&R Way of Life, by Member Characteristics***

	<b>% Satisfied</b>	<b>% Neither Satisfied Nor Dissatisfied</b>	<b>% Dissatisfied</b>
<i>Overall</i>	59	27	14
<i>Member Component by Paygrade</i>			
ARNG	56	28	16
Enlisted	54	29	16
Officer	62	23	15
USAR	49	33	18
Enlisted	47	34	19
Officer	56	29	15
USNR	61	28	10
Enlisted	58	30	11
Officer	68	24	8
USMCR	50	33	17
Enlisted	47	34	19
Officer	62	27	11
ANG	74	19	7
Enlisted	73	19	8
Officer	79	15	7
USAFR	70	22	7
Enlisted	69	23	8
Officer	75	21	5
<i>Paygrade</i>			
E1-E4	46	33	21
E5-E9	61	27	12
O1-O3	55	28	17
O4-O6	71	21	8
<i>Activation Status</i>			
Activated Past 24 Months	54	29	16
Not Activated Past 24 Months	66	24	10
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	49	31	20
Not Deployed to Iraq/Afghanistan	60	26	13

RCSS 2006 Q71

Margins of error range from  $\pm 2$  to  $\pm 5$ *Note.* Percentages may not add to 100 due to rounding.

As shown in Table 86, spouses over age 40 (69%) were more likely to express satisfaction with the National Guard/Reserve way of life. Spouses serving in the Armed Forces (72%) were also more likely to be satisfied with the National Guard/Reserve way of life, whereas unemployed spouses (46%) were less likely.<sup>34</sup>

**Table 86.**  
***Reserve Spouses' Satisfaction With NG&R Way of Life, by Spouse Characteristics***

	% Satisfied	% Neither Satisfied Nor Dissatisfied	% Dissatisfied
<i>Overall</i>	59	27	14
<i>Age</i>			
25 Yrs or Younger	39	37	24
26-30 Yrs	52	30	18
31-35 Yrs	53	32	15
36-40 Yrs	59	28	13
More Than 40 Yrs	69	21	10
<i>Education</i>			
No College	62	25	13
Some College	61	27	13
Four-Year Degree	55	29	16
Advanced Degree	58	27	15
<i>Employment Status</i>			
Employed	59	27	13
Unemployed	46	33	21
Not in Labor Force	59	28	13
Armed Forces	72	17	11
<i>Family Status</i>			
Dependents	60	27	13
No Dependents	59	26	15

RCSS 2006 Q71

Margins of error range from  $\pm 2$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

To assess commitment to the military, spouses were presented a series of statements and asked to indicate the extent to which they agreed or disagreed with each. Three basic concepts were assessed: pride in being a military spouse, affective commitment, and continuance commitment. Items falling under the concept of “pride” demonstrate how personal self-esteem is bolstered by a personal bond with a specific organization. Affective commitment is the “want to” of commitment. In other words, affective commitment represents a desire to remain in the National Guard/Reserve because maintaining membership in the group satisfies important personal goals (Gade, 2003). Continuance commitment reflects feelings that one must remain

<sup>34</sup> Employed includes those spouses who are employed and not on active duty or National Guard/Reserves in a full-time status. Unemployed includes those spouses who need or want to work and have looked for work in the past four weeks. Those categorized as not in the labor force include those who are permanently or temporarily not working or not actively looking for work. Spouses who are serving on active duty or in the National Guard/Reserves in a full-time status are included in Armed Forces.

with an organization because not doing so would be costly in some way and/or because no other viable options exist.

Spouses responded to several items that were used to assess commitment on a five-point scale. The items were averaged to obtain a score for each spouse. The averages of these scores for subgroups based on member characteristics are shown in Table 87. Overall, the scores for pride in being married to a National Guard/Reserve member were higher (4.3) than the commitment scores (affective 3.0, continuance 2.6).

**Table 87.**  
*Average Pride, Affective, and Continuance Commitment for Reserve Spouses, by Member Characteristics*

	Pride	Affective Commitment	Continuance Commitment
<i>Overall</i>	4.3	3.0	2.6
<i>Member Component by Paygrade</i>			
ARNG	4.3	3.0	2.7
Enlisted	4.3	3.0	2.7
Officer	4.3	3.0	2.6
USAR	4.2	2.9	2.5
Enlisted	4.1	2.9	2.6
Officer	4.2	2.8	2.3
USNR	4.3	3.1	2.4
Enlisted	4.3	3.1	2.5
Officer	4.2	3.0	2.2
USMCR	4.4	2.9	2.3
Enlisted	4.4	2.9	2.3
Officer	4.4	2.9	2.3
ANG	4.3	3.2	2.8
Enlisted	4.3	3.2	2.9
Officer	4.4	3.2	2.7
USAFR	4.3	3.1	2.5
Enlisted	4.2	3.1	2.6
Officer	4.3	3.1	2.4
<i>Paygrade</i>			
E1-E4	4.1	2.9	2.6
E5-E9	4.3	3.1	2.7
O1-O3	4.2	2.8	2.3
O4-O6	4.3	3.1	2.5
<i>Activation Status</i>			
Activated Past 24 Months	4.3	3.0	2.6
Not Activated Past 24 Months	4.2	3.1	2.6
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	4.2	2.8	2.5
Not Deployed to Iraq/Afghanistan	4.3	3.0	2.7

RCSS 2006 Q83a-n

Margins of error range from  $\pm 0.1$  to  $\pm 0.2$

## ***Pride***

USMCR spouses (4.4) had a higher pride score than did spouses of members of the other components, whereas USAR spouses (4.2) had a lower score. Senior officer spouses (4.3) had a higher pride score, whereas junior enlisted spouses (4.1) had a lower score. ARNG (4.3), USMCR (4.4), and ANG (4.4) officer spouses, as well as USMCR enlisted spouses (4.4), had higher pride scores, whereas USAR enlisted spouses (4.1) had a lower score.

## ***Affective Commitment***

ANG (3.2) and USAFR (3.1) spouses had higher affective commitment scores, whereas scores for USAR (2.9) and USMCR (2.9) spouses were lower. ANG enlisted (3.2) and officer (3.2) spouses had higher affective commitment scores, whereas USAR enlisted (2.9) and officer (2.8) spouses had lower scores. In addition, USAFR officer spouses (3.1) had higher affective commitment scores, compared to spouses in other components and paygrades. Spouses of members who had not been activated in the 24 months before the survey (3.1) had a higher affective commitment score, as compared to those whose spouses had been activated (3.0). Spouses of members who had been deployed to Iraq/Afghanistan since 9/11 (2.8) also had a lower affective commitment score, as compared to those whose spouses had not been deployed (3.0).

## ***Continuance Commitment***

ARNG (2.7) and ANG (2.8) spouses had higher continuance commitment scores, whereas USAR (2.5), USNR (2.4), USMCR (2.3) spouses had lower scores. Although senior enlisted spouses (2.7) had higher continuance commitment scores, both junior (2.3) and senior (2.5) officers had lower scores. Continuance commitment scores were higher for ARNG (2.7) and ANG (2.9) enlisted spouses, whereas continuance commitment scores were lower for USNR (2.5) and USMCR (2.3) enlisted spouses. USAR (2.3), USNR (2.2), USMCR (2.3), and USAFR (2.4) officer spouses had lower continuance commitment scores than the other component/paygrade groups.

## ***Spouse Characteristics and Commitment***

As shown in Table 88, pride scores were higher for spouses over age 40 (4.3), whereas spouses age 26 to 30 (4.1) had lower scores. Spouses with an advanced degree (4.1) had lower scores for pride than those in the other education groups. Although spouses over age 40 (3.2) had a higher score for affective commitment, spouses under age 26 (2.9) and spouses age 26 to 30 (2.9) had lower scores. Spouses with no college or some college had higher affective commitment (3.2 and 3.1, respectively) and continuance commitment (2.8 and 2.7, respectively) scores, whereas spouses with a four-year or professional degree had lower scores (2.9 and 2.8 on affective commitment, respectively; 2.5 and 2.3 on continuance commitment, respectively). Similarly, spouses not in the labor force (affective 3.1, continuance 2.8) scored higher on both dimensions, whereas employed spouses (affective 3.0, continuance 2.5) had lower scores.

**Table 88.*****Average Pride, Affective, and Continuance Commitment for Reserve Spouses, by Spouse Characteristics***

	<b>Pride</b>	<b>Affective Commitment</b>	<b>Continuance Commitment</b>
<i>Overall</i>	4.3	3.0	2.6
<i>Age</i>			
25 Yrs or Younger	4.2	2.9	2.6
26-30 Yrs	4.1	2.9	2.5
31-35 Yrs	4.2	3.0	2.6
36-40 Yrs	4.2	3.0	2.6
More Than 40 Yrs	4.3	3.2	2.7
<i>Education</i>			
No College	4.3	3.2	2.8
Some College	4.3	3.1	2.7
Four-Year Degree	4.2	2.9	2.5
Advanced Degree	4.1	2.8	2.3
<i>Employment Status</i>			
Employed	4.2	3.0	2.5
Unemployed	4.1	3.0	2.8
Not in Labor Force	4.3	3.1	2.8
Armed Forces	4.2	3.2	2.8
<i>Family Status</i>			
Dependents	4.3	3.0	2.6
No Dependents	4.2	3.1	2.6
RCSS 2006 Q83a-n		Margins of error range from $\pm 0.1$ to $\pm 0.2$	

***Attitudes on Participation in the National Guard/Reserve***

Spouses were asked to indicate how favorable or unfavorable they were toward their husband or wife participating in the National Guard/Reserve. Seventy-five percent indicated they had favorable views of their husband or wife participating in the National Guard/Reserve, 12% were unfavorable, and 13% were neither favorable nor unfavorable (Table 89). ANG (82%) and USAFR (84%) spouses were more likely to express favorable views about National Guard/Reserve service. Senior officer spouses (84%) were more likely to indicate favorable views of their husband or wife participating in the National Guard/Reserve. Except for USAR, in each component, officer spouses were more likely than enlisted spouses to indicate they were favorable about their husband or wife's participation in the National Guard/Reserve (ARNG, 79% vs. 72%; USNR, 84% vs. 74%; USMCR, 83% vs. 71%; ANG, 88% vs. 81%; USAFR, 88% vs. 83%). In addition, ANG (81%) and USAFR (83%) enlisted spouses were more likely to be favorable about their husband or wife's participation in the National Guard/Reserve than enlisted spouses in other Reserve components. Spouses of members who had not been activated in the 24 months before the survey (79%) were more likely to indicate they were favorable about that member's participation in the National Guard/Reserve. Similarly, spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (76%) were more likely to have positive views of their service than spouses whose husband or wife had been deployed (68%).

**Table 89.*****Favorability of Reserve Spouses' Views of Member Participation in NG&R, by Member Characteristics***

	% Favorable	% Neither Favorable Nor Unfavorable	% Unfavorable
<i>Overall</i>	75	13	12
<i>Member Component by Paygrade</i>			
ARNG	73	15	12
Enlisted	72	16	12
Officer	79	8	12
USAR	69	15	16
Enlisted	67	16	17
Officer	72	14	14
USNR	77	12	11
Enlisted	74	14	11
Officer	84	7	9
USMCR	74	14	13
Enlisted	71	15	13
Officer	83	7	10
ANG	82	10	8
Enlisted	81	10	9
Officer	88	8	5
USAFR	84	9	7
Enlisted	83	9	8
Officer	88	7	5
<i>Paygrade</i>			
E1-E4	66	16	19
E5-E9	76	14	10
O1-O3	73	11	15
O4-O6	84	9	7
<i>Activation Status</i>			
Activated Past 24 Months	72	14	14
Not Activated Past 24 Months	79	12	9
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	68	14	17
Not Deployed to Iraq/Afghanistan	76	14	11

RCSS 2006 Q72

Margins of error range from  $\pm 2$  to  $\pm 5$ *Note.* Percentages may not add to 100 due to rounding.<sup>a</sup>Favorable represents the combination of *very favorably* and *somewhat favorably*.<sup>b</sup>Unfavorable represents the combination of *somewhat unfavorably* and *very unfavorably*.

When analyzed by spouse characteristics, there were few differences in how spouses viewed their husband or wife's participation in the National Guard/Reserve (Table 90). Spouses over age 40 (81%) were more likely to indicate they favored participation in the National Guard/Reserve. Spouses serving in the Armed Forces (85%) were more likely to indicate they favored their husband or wife participating in the National Guard/Reserve than spouses in other employment groups.

**Table 90.*****Favorability of Reserve Spouses' Views of Member Participation in NG&R, by Spouse Characteristics***

	% Favorable <sup>a</sup>	% Neither Favorable Nor Unfavorable	% Unfavorable <sup>b</sup>
<i>Overall</i>	75	13	12
<i>Age</i>			
25 Yrs or Younger	64	17	20
26-30 Yrs	65	19	16
31-35 Yrs	73	14	12
36-40 Yrs	76	12	12
More Than 40 Yrs	81	11	8
<i>Education</i>			
No College	77	14	9
Some College	75	13	11
Four-Year Degree	74	12	14
Advanced Degree	73	14	13
<i>Employment Status</i>			
Employed	75	13	12
Unemployed	65	16	19
Not in Labor Force	76	13	11
Armed Forces	85	7	8
<i>Family Status</i>			
Dependents	76	13	12
No Dependents	75	13	13

RCSS 2006 Q72

Margins of error range from  $\pm 2$  to  $\pm 10$ *Note.* Percentages may not add to 100 due to rounding.<sup>a</sup>Favorable represents the combination of *very favorably* and *somewhat favorably*.<sup>b</sup>Unfavorable represents the combination of *somewhat unfavorably* and *very unfavorably*.

Spouses were asked to indicate the extent to which they and their husband or wife agreed about the members' National Guard/Reserve career plans (Table 91).<sup>35</sup> In general, most spouses indicated they agreed about their husband or wife's National Guard/Reserve career plans. To be specific, 82% of spouses indicated that they agreed with the member's decision, 12% indicated that they neither agreed nor disagreed, and 6% indicated they disagreed. Junior enlisted spouses (9%) were more likely than spouses of members in other paygrade groups to indicate that they did not agree with their husband or wife on his/her career plans. By component, ANG and USAFR spouses (both 88%) were more likely to indicate agreement with their husband or wife's National Guard/Reserve plans than USAR spouses (78%). Senior enlisted (84%) and senior officer (91%) spouses were more likely to indicate that they agreed with their husband or wife about his or her National Guard/Reserve career plans. By component/paygrade, USNR (88%), USMCR (87%), ANG (91%), and USAFR (92%) officer spouses were more likely to indicate

<sup>35</sup> According to the survey, 71% of all spouses indicated that their husband or wife planned to stay in the National Guard/Reserve until retirement, 6% planned to stay beyond their present obligation, 11% planned to stay and complete their present obligation, 2% planned to leave before completing their present obligation, and 10% were undecided.



agreement about the member's plans. ANG enlisted spouses (87%) were more likely to indicate agreement about plans to stay in the National Guard/Reserve, whereas USAR enlisted spouses (75%) were less likely. Spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (83%) were more likely to indicate agreement about career plans than were spouses of those who had been deployed (78%). Spouses over age 40 (88%) were more likely to indicate they were in agreement with their husband or wife about career plans.

**Table 91.**  
***Reserve Spouses' Agreement With Member's NG&R Career Plans, by Member Characteristics***

	% Agree	% Neither Agree Nor Disagree	% Disagree
<i>Overall</i>	82	12	6
<i>Member Component by Paygrade</i>			
ARNG	80	13	6
Enlisted	80	14	6
Officer	85	9	6
USAR	78	14	8
Enlisted	75	16	9
Officer	83	10	6
USNR	84	11	5
Enlisted	82	13	5
Officer	88	8	4
USMCR	80	13	7
Enlisted	78	14	8
Officer	87	9	4
ANG	88	7	5
Enlisted	87	7	6
Officer	91	7	2
USAFR	88	9	3
Enlisted	86	10	3
Officer	92	6	2
<i>Paygrade</i>			
E1-E4	72	19	9
E5-E9	84	11	6
O1-O3	80	13	7
O4-O6	91	6	4
<i>Activation Status</i>			
Activated Past 24 Months	81	12	6
Not Activated Past 24 Months	83	11	6
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	78	14	8
Not Deployed to Iraq/Afghanistan	83	11	5

RCSS 2006 Q75

Margins of error range from  $\pm 1$  to  $\pm 4$

Note. Percentages may not add to 100 due to rounding.

Spouses were asked to indicate the extent to which they feel they have a choice in whether their husband or wife remains in the military. These results are shown in Table 92 by member characteristics. Overall, 52% of spouses indicated they have a choice to a large extent in whether their husband or wife remains in the National Guard/Reserve, 36% indicated that they have a choice to a small extent, and 12% indicated they have no choice at all. Senior officer spouses (56%) were more likely to indicate that they have a choice to a large extent on the National Guard/Reserve career decisions of their spouses. By component/paygrade, USAFR officer spouses (60%) were more likely to indicate that they have a large impact on their husband or wife's decision about staying in the National Guard/Reserve, as compared to the other component/paygrade groups. In addition, spouses serving in the Armed Forces (65%) were more likely than employed spouses (50%) to indicate they have a large impact on their husband or wife's decision about staying in the National Guard/Reserve.

**Table 92.*****Extent Reserve Spouses Feel They Have a Choice in Spouse's NG&R Plans, by Member Characteristics***

	% Large Extent <sup>a</sup>	% Small Extent <sup>b</sup>	% Not at All
<i>Overall</i>	52	36	12
<i>Member Component by Paygrade</i>			
ARNG	51	37	13
Enlisted	51	36	13
Officer	52	38	10
USAR	50	35	15
Enlisted	49	34	17
Officer	53	36	11
USNR	49	40	11
Enlisted	47	42	12
Officer	55	36	9
USMCR	52	37	11
Enlisted	51	38	11
Officer	54	35	11
ANG	56	33	11
Enlisted	57	32	11
Officer	52	39	9
USAFR	55	33	12
Enlisted	53	34	13
Officer	60	31	9
<i>Paygrade</i>			
E1-E4	52	35	14
E5-E9	51	36	13
O1-O3	51	38	11
O4-O6	56	35	9
<i>Activation Status</i>			
Activated Past 24 Months	51	36	14
Not Activated Past 24 Months	54	36	11
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	49	37	14
Not Deployed to Iraq/Afghanistan	51	35	14

RCSS 2006 Q76

Margins of error range from  $\pm 2$  to  $\pm 5$ <sup>a</sup>Large extent represents the combination of *very large extent* and *large extent*.<sup>b</sup>Small extent represents the combination of *moderate extent* and *small extent*.

***Attitudes of Relatives and Children.*** Spouses were also asked to indicate how their relatives and children felt about their husband or wife's participation in the National Guard/Reserve. These results are presented in Table 93 by member characteristics. Over two thirds of spouses indicated that their children (69%), their member's relatives (69%), and their own relatives (70%) viewed the member's participation favorably. Less than 20% of spouses indicated that their children (12%), their member's relatives (16%), or their own relatives (13%) viewed the member's participation unfavorably.

ANG spouses (75%) were more likely to indicate that their children were favorable about the member's participation. ARNG (74%), ANG (79%), and USAFR (76%) officer spouses were more likely to indicate their children were favorable, whereas USMCR enlisted spouses (61%) were less likely. Senior enlisted (71%) and senior officer (75%) spouses were more likely to indicate that their children were favorable.

ANG (79%) and USAFR (77%) spouses were more likely to indicate that their relatives were favorable about the member's participation. Except for USAR, officer spouses in all components (76-86%) were more likely to indicate that their relatives were favorable about the member's participation. Senior officer spouses (80%) were more likely to indicate their relatives were favorable.

USNR (73%), ANG (80%) and USAFR (75%) spouses were more likely to indicate that their husband or wife's relatives were favorable about the member's participation. Except for USAR, officer spouses in all components (75-86%) were more likely to indicate that their husband or wife's relatives were favorable about the member's participation. Senior officer spouses (81%) were more likely to indicate their husband or wife's relatives were favorable. Spouses of members who had not been activated in the 24 months before the survey (72%) were more likely to indicate that their husband or wife's relatives were favorable toward participation.

***Attitudes of Employers and Coworkers.*** Spouses of members with a civilian job were asked to indicate how they thought the coworkers and the supervisor of their husband or wife viewed his or her participation in the National Guard/Reserve. As shown in Table 93, similar proportions of spouses indicated that the coworkers (65%) and supervisor (61%) of their husband or wife viewed his or her participation in the National Guard/Reserve favorably. Eleven percent of spouses indicated that the husband or wife's coworkers were unfavorable toward his or her participation in the National Guard/Reserve. In addition, 16% of spouses indicated that the civilian supervisor was unfavorable toward the wife or husband's participation in the National Guard/Reserve.

ANG spouses (71%) were more likely to indicate that their husband or wife's coworkers were favorable about the member's participation, whereas USAR spouses (58%) were less likely. Senior enlisted spouses (67%) were more likely to indicate that coworkers were favorable about the member's participation in the National Guard/Reserve, whereas junior enlisted (54%) and junior officer (56%) spouses were less likely. By component/paygrade, USMCR (72%) and ANG (75%) officer spouses were more likely to indicate that the coworkers of their husband or wife were favorable, whereas USAR officers (57%) were less likely.

ANG spouses (70%) were more likely to indicate that their husband or wife's supervisor favorably regarded his or her participation in the National Guard/Reserve. Senior enlisted spouses (64%) were more likely to indicate that their husband or wife's civilian supervisor was favorable about his or her participation. ANG enlisted (70%) and officer (71%) spouses were more likely to indicate that their husband or wife's supervisor was favorable about participation in the National Guard/Reserve, whereas USAR enlisted (54%) and officer (53%) spouses were less likely to indicate the supervisor was favorable.

**Table 93.**

**Percentage of Reserve Spouses Indicating Others' Views of Staying in the NG&R, by Member Characteristics**

Overall		Member Component by Paygrade																	
		ARNG	E	O	USAR	E	O	USNR	E	O	USMCR	E	O	ANG	E	O	USAFR	E	O
Member's Relatives																			
Favorable <sup>a</sup>	69	64	61	75	64	61	70	73	71	79	68	65	80	80	79	86	75	72	83
Unfavorable <sup>b</sup>	16	20	21	12	19	20	18	12	14	8	19	20	12	9	10	5	10	12	6
Children																			
Favorable	69	68	67	74	66	66	66	65	65	66	64	61	73	75	74	79	73	71	76
Unfavorable	12	13	13	12	15	14	17	10	10	10	15	16	11	8	8	6	7	8	6
Spouse's Relatives																			
Favorable	70	66	64	76	65	63	70	73	72	76	72	70	80	79	78	86	77	76	80
Unfavorable	13	16	17	11	17	18	15	10	10	9	14	15	9	8	9	4	9	9	17
Member's Civilian Coworkers																			
Favorable	65	66	66	63	58	58	57	65	63	68	68	67	72	71	71	75	68	68	70
Unfavorable	11	12	12	13	13	11	17	8	8	8	8	8	7	7	7	8	9	10	6
Member's Civilian Supervisor																			
Favorable	61	62	61	63	54	54	53	58	55	65	63	63	65	70	70	71	65	64	67
Unfavorable	16	16	16	19	21	19	25	16	17	12	13	13	14	12	12	13	15	17	9

RCSS 2006 Q73a-e

Margins of error range from  $\pm 2$  to  $\pm 6$

Note. E stands for Enlisted and O for Officer. Favorable represents the combination of *very favorably* and *somewhat favorably*. Unfavorable represents the combination of *somewhat unfavorably* and *very unfavorably*.

**Table 93.**

**Percentage of Reserve Spouses Indicating Other People's Views About Member Staying in the NG&R, by Member Characteristics (Continued)**

Overall	Paygrade				Activation Status		Deployment Status Since 9/11		
	E1-E4	E5-E9	O1-O3	O4-O6	Activated Past 24 Months	Not Activated Past 24 Months	Deployed to Iraq/Afghanistan	Not Deployed to Iraq/Afghanistan	
Member's Relatives									
Favorable	69	59	69	70	81	66	72	63	68
Unfavorable	16	24	16	17	8	19	13	23	15
Children									
Favorable	69	58	71	63	75	70	67	68	71
Unfavorable	12	17	11	15	10	13	11	15	11
Spouse's Relatives									
Favorable	70	61	70	71	80	69	71	66	71
Unfavorable	13	18	13	15	8	14	12	18	12
Member's Civilian Coworkers									
Favorable	65	59	67	59	67	65	65	64	68
Unfavorable	11	12	10	14	11	12	9	12	12
Member's Civilian Supervisor									
Favorable	61	54	63	56	64	59	64	58	64
Unfavorable	16	18	15	21	16	18	14	17	18

RCSS 2006 Q73a-e

Margins of error range from  $\pm 2$  to  $\pm 4$

Note. Favorable represents the combination of *very favorably* and *somewhat favorably*. Unfavorable represents the combination of *somewhat unfavorably* and *very unfavorably*.

***How Relatives Viewed Remaining in the Military by Spouse Demographics.*** With respect to children's views of their parent's National Guard/Reserve service, no significant differences between subgroups were found by spouse demographics. Spouses were also asked how their own relatives felt about their husband or wife's participation in the National Guard/Reserve, but no significant differences between subgroups were found by spouse demographics.

As shown in Table 94, older spouses were more likely to indicate that their husband or wife's relatives were favorable about participation in the National Guard/Reserve (36-40 years, 73%; more than 40 years, 72%). In addition, spouses over age 40 were more likely to indicate that their children (76%), their own relatives (74%), the husband or wife's coworkers (68%), and their husband or wife's civilian supervisor (65%) were favorable about the husband or wife's participation in the National Guard/Reserve. Spouses serving in the Armed Forces (80%) were more likely to indicate that their own relatives viewed their husband or wife's participation in the National Guard/Reserve favorably.



**Table 94.*****Percentage of Reserve Spouses Indicating Other People's Views About Member Staying in the NG&R, by Spouse Characteristics***

		Age					Education				Employment Status				Family Status	
		25 Yrs or Younger	26-30 Yrs	31-35 Yrs	36-40 Yrs	More Than 40 Yrs	No College	Some College	Four-Year Degree	Advanced Degree	Employed	Unemployed	Not in Labor Force	Armed Forces	Dependents	No Dependents
Overall																
Member's Relatives																
Favorable	69	60	61	66	73	72	66	68	70	70	68	64	69	77	70	66
Unfavorable	16	23	22	18	14	13	18	16	16	15	16	21	16	12	16	19
Children																
Favorable	69	50	55	67	68	76	69	70	66	65	70	60	68	73	68	75
Unfavorable	12	19	15	12	14	9	15	10	12	12	11	21	13	6	12	10
Spouse's Relatives																
Favorable	70	65	60	70	71	74	68	71	69	69	70	68	70	80	71	68
Unfavorable	13	17	19	14	13	11	15	12	14	15	13	18	13	12	13	16
Member's Civilian Coworkers																
Favorable	65	62	63	63	64	68	68	68	62	58	65	67	66	70	65	66
Unfavorable	11	10	11	11	11	11	11	9	10	16	11	17	9	9	10	12
Member's Civilian Supervisor																
Favorable	61	55	57	61	61	65	66	62	58	56	61	62	63	66	62	61
Unfavorable	16	15	19	16	16	15	15	16	17	19	17	25	14	14	15	18

RCSS 2006 Q73a-c

Margins of error range from  $\pm 2$  to  $\pm 13$ Note. Favorable represents the combination of *very favorably* and *somewhat favorably*. Unfavorable represents the combination of *somewhat unfavorably* and *very unfavorably*.



Spouses were asked to indicate how their support for their spouse staying in the National Guard/Reserve had changed in the past year. As shown in Table 95, 65% indicated that there had been no change, 19% indicated their support increased, and 17% indicated it decreased. ARNG spouses (21%) were more likely to indicate that their support for their husband or wife remaining in the National Guard/Reserve had decreased in the past year. Junior enlisted spouses (23%) were more likely to indicate that their support for their husband or wife remaining in the National Guard/Reserve had increased in the past year, whereas senior officer spouses (13%) were less likely. Junior enlisted spouses (21%) were more likely to indicate that their support for their husband or wife staying in the National Guard/Reserve had decreased in the year before the survey, as compared to other paygrade groups. Spouses of members who had been activated in the 24 months before the survey (21%) were more likely to indicate that their support for their husband or wife remaining in the National Guard/Reserve had decreased. Similarly, spouses of members who had been deployed to Iraq/Afghanistan since 9/11 (24%) indicated that their support for their husband or wife remaining in service had decreased in the year before the survey.

**Table 95.**

***Reserve Spouses' Change in Support for Member Remaining in the NG&R in the Past Year, by Member Characteristics***

	% Increased <sup>a</sup>	% Has Not Changed <sup>b</sup>	% Decreased
<i>Overall</i>	19	65	17
<i>Member Component by Paygrade</i>			
ARNG	20	59	21
Enlisted	21	57	21
Officer	14	68	18
USAR	18	62	20
Enlisted	19	60	20
Officer	15	67	18
USNR	16	71	13
Enlisted	18	69	13
Officer	12	77	11
USMCR	18	66	16
Enlisted	19	64	16
Officer	12	72	16
ANG	18	71	12
Enlisted	19	70	12
Officer	12	76	11
USAFR	17	73	10
Enlisted	18	71	10
Officer	13	78	9
<i>Paygrade</i>			
E1-E4	23	56	21
E5-E9	19	65	16
O1-O3	16	64	20
O4-O6	13	75	12
<i>Activation Status</i>			
Activated Past 24 Months	19	60	21
Not Activated Past 24 Months	17	71	12
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	17	59	24
Not Deployed to Iraq/Afghanistan	19	64	17

RCSS 2006 Q77

Margins of error range from  $\pm 2$  to  $\pm 5$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Increased represents the combination of *greatly increased* and *somewhat increased*.

<sup>b</sup>Decreased represents the combination of *greatly decreased* and *somewhat decreased*.

As shown in Table 96, spouses age 26 to 30 (23%) were more likely to indicate that their support for their husband or wife's service had decreased, as compared to other age groups. In addition, spouses with no college (23%) or some college (20%) were more likely to indicate their support for the member remaining in service had increased, whereas spouses with more education were less likely (four-year degree, 15%; advanced degree, 12%).

**Table 96.*****Reserve Spouses' Change in Support for Member Remaining in the NG&R in the Past Year, by Spouse Characteristics***

	<b>% Increased</b>	<b>% Has Not Changed</b>	<b>% Decreased</b>
<i>Overall</i>	19	65	17
<i>Age</i>			
25 Yrs or Younger	23	54	23
26-30 Yrs	16	61	23
31-35 Yrs	20	64	16
36-40 Yrs	17	66	17
More Than 40 Yrs	19	67	14
<i>Education</i>			
No College	23	62	16
Some College	20	63	17
Four-Year Degree	15	67	18
Advanced Degree	12	72	16
<i>Employment Status</i>			
Employed	17	65	18
Unemployed	24	60	16
Not in Labor Force	20	66	15
Armed Forces	26	62	11
<i>Family Status</i>			
Dependents	18	66	17
No Dependents	20	62	18

RCSS 2006 Q77

Margins of error range from  $\pm 2$  to  $\pm 10$ 

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Increased represents the combination of *greatly increased* and *somewhat increased*.<sup>b</sup>Decreased represents the combination of *greatly decreased* and *somewhat decreased*.

Spouses were asked what impact their spouse's time away had on their support for him or her staying in the National Guard/Reserve. Sixty-seven percent of spouses indicated that time away had no impact on their support, 18% indicated that it had increased their support, and 15% indicated that it had decreased their support (Table 97). ARNG spouses (21%) were more likely to indicate that time spent away increased their support for the National Guard/Reserve participation of their husband or wife, as compared to spouses of other component members. Spouses of members who had been activated in the 24 months before the survey (21%) were more likely to indicate that time away had increased their support for their husband or wife staying in the National Guard/Reserve, whereas spouses of those who had not been activated (13%) were less likely.

Junior enlisted (20%) and junior officer (20%) spouses were more likely to indicate that time away decreased their support for the National Guard/Reserve participation of their husband or wife, but senior officer spouses (13%) were less likely. ARNG enlisted spouses (23%) were more likely to indicate that time away increased their support for their husband or wife remaining in the military. Spouses of members who had been deployed to Iraq/Afghanistan (22%) were more likely to indicate that the time their husband or wife spent away from home

decreased their support for remaining in the National Guard/Reserve, whereas spouses of members who had not been deployed (15%) were less likely.

**Table 97.**

***Impact of Time Away on Reserve Spouses' Support for Husband or Wife To Stay in NG&R, by Member Characteristics***

	<b>% Increased My Support<sup>a</sup></b>	<b>% Neither Increased Nor Decreased My Support</b>	<b>% Decreased My Support<sup>b</sup></b>
<i>Overall</i>	18	67	15
<i>Member Component by Paygrade</i>			
ARNG	21	60	18
Enlisted	23	59	18
Officer	15	66	19
USAR	16	65	19
Enlisted	17	64	19
Officer	14	67	19
USNR	15	74	11
Enlisted	17	72	11
Officer	10	79	11
USMCR	17	68	15
Enlisted	18	67	15
Officer	12	72	16
ANG	15	75	10
Enlisted	16	74	10
Officer	11	78	10
USAFR	15	75	10
Enlisted	16	74	10
Officer	13	78	9
<i>Paygrade</i>			
E1-E4	19	61	20
E5-E9	19	67	14
O1-O3	13	66	20
O4-O6	13	74	13
<i>Activation Status</i>			
Activated Past 24 Months	21	60	19
Not Activated Past 24 Months	13	77	10
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	18	59	22
Not Deployed to Iraq/Afghanistan	22	63	15

RCSS 2006 Q80

Margins of error range from  $\pm 2$  to  $\pm 5$

*Note.* Percentages may not add to 100 due to rounding.

<sup>a</sup>Increased My Support represents the combination of *greatly increased my support* and *somewhat increased my support*.

<sup>b</sup>Decreased My Support represents the combination of *greatly decreased my support* and *somewhat decreased my support*.

As shown in Table 98, spouses over age 40 (21%) were more likely to indicate that time spent away increased their support for the husband or wife staying in the National Guard/Reserve, as compared to the other age groups. By contrast, spouses under age 26 and spouses age 26 to 30 (both 22%) were more likely to indicate that time away decreased their support for their husband or wife's National Guard/Reserve career. Spouses with no college (23%) were more likely to indicate that time spent away increased their support for a National Guard/Reserve career, whereas spouses with a four-year degree (15%) or an advanced degree (10%) were less likely. Finally, employed spouses (16%) were more likely to indicate that the time their husband or wife spent away on National Guard/Reserve duties decreased their support.

**Table 98.**  
***Impact of Time Away on Reserve Spouses' Support for Husband or Wife To Stay in NG&R, by Spouse Characteristics***

	% Increased My Support <sup>a</sup>	% Neither Increased Nor Decreased My Support	% Decreased My Support <sup>b</sup>
<i>Overall</i>	18	67	15
<i>Age</i>			
25 Yrs or Younger	17	61	22
26-30 Yrs	15	63	22
31-35 Yrs	16	68	16
36-40 Yrs	16	68	16
More Than 40 Yrs	21	68	11
<i>Education</i>			
No College	23	65	12
Some College	19	66	14
Four-Year Degree	15	67	18
Advanced Degree	10	73	17
<i>Employment Status</i>			
Employed	17	67	16
Unemployed	21	65	14
Not in Labor Force	20	67	13
Armed Forces	19	71	9
<i>Family Status</i>			
Dependents	17	68	16
No Dependents	21	64	16

RCSS 2006 Q80

Margins of error range from  $\pm 2$  to  $\pm 9$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Increased My Support represents the combination of *greatly increased my support* and *somewhat increased my support*.

<sup>b</sup>Decreased My Support represents the combination of *greatly decreased my support* and *somewhat decreased my support*.

Spouses were also asked to indicate whether long or frequent deployments in the future would affect their support for their husband or wife's military career. These results are presented in Table 99 by member characteristics. Overall, 53% of spouses indicated that they would be likely to support their husband or wife's National Guard/Reserve career with future long or

frequent deployments, whereas 30% indicated that they would be unlikely. Senior enlisted spouses (55%) were more likely to indicate that they would support their husband or wife in his or her National Guard/Reserve career with future long or frequent deployments. By contrast, junior enlisted spouses (34%) and junior officer spouses (39%) indicated it was unlikely they would support their spouse's National Guard/Reserve career if there were long or frequent deployments. In addition, USAFR enlisted spouses (59%) were more likely to indicate they would be likely to support their husband or wife's career if there were long or frequent deployments, whereas USAR officer spouses (47%) were less likely. Spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (54%) were more likely to indicate they would support their husband or wife's career even with future long/frequent deployments than spouses whose husband or wife had been deployed (47%).



**Table 99.**

***Likelihood That Spouse Would Support Husband or Wife's NG&R Career If Future Deployments Were Long or Frequent, by Member Characteristics***

	% Likely <sup>a</sup>	% Neither Likely Nor Unlikely	% Unlikely <sup>b</sup>
<i>Overall</i>	53	17	30
<i>Member Component by Paygrade</i>			
ARNG	51	18	30
Enlisted	52	18	30
Officer	50	17	34
USAR	51	18	32
Enlisted	52	18	30
Officer	47	16	37
USNR	55	17	29
Enlisted	57	16	27
Officer	49	18	34
USMCR	50	17	33
Enlisted	50	17	33
Officer	52	16	33
ANG	56	16	29
Enlisted	55	16	29
Officer	57	17	27
USAFR	57	18	25
Enlisted	59	18	22
Officer	49	17	33
<i>Paygrade</i>			
E1-E4	48	18	34
E5-E9	55	17	27
O1-O3	45	16	39
O4-O6	52	17	31
<i>Activation Status</i>			
Activated Past 24 Months	52	18	30
Not Activated Past 24 Months	54	17	29
<i>Deployment Status Since 9/11</i>			
Deployed to Iraq/Afghanistan	47	17	35
Not Deployed to Iraq/Afghanistan	54	19	26

RCSS 2006 Q81

Margins of error range from  $\pm 2$  to  $\pm 6$

*Note.* Percentages may not add to 100 due to rounding.

<sup>a</sup>Likely represents the combination of *very likely* and *likely*.

<sup>b</sup>Unlikely represents the combination of *very unlikely* and *unlikely*.

As shown in Table 100, spouses over age 40 (61%) were more likely to indicate support for their husband or wife's National Guard/Reserve career even with future long/frequent deployments, whereas spouses under age 26 (39%) and spouses age 26 to 30 (43%) were less likely. Similarly, spouses with less than a college education (no college, 59%; some college, 57%) were more likely to support their husband or wife's career if there were frequent or long

deployments, whereas spouses with more education (four-year degree, 47%; advanced degree, 39%) were less likely.

**Table 100.**

***Likelihood That Spouse Would Support Husband or Wife's NG&R Career If Future Deployments Were Long or Frequent, by Spouse Characteristics***

	% Likely <sup>a</sup>	% Neither Likely Nor Unlikely	% Unlikely <sup>b</sup>
<i>Overall</i>	53	17	30
<i>Age</i>			
25 Yrs or Younger	39	22	39
26-30 Yrs	43	16	41
31-35 Yrs	49	18	32
36-40 Yrs	51	20	29
More Than 40 Yrs	61	15	23
<i>Education</i>			
No College	59	21	20
Some College	57	16	27
Four-Year Degree	47	16	36
Advanced Degree	39	20	41
<i>Employment Status</i>			
Employed	52	17	31
Unemployed	59	19	22
Not in Labor Force	55	19	26
Armed Forces	53	18	29
<i>Family Status</i>			
Dependents	52	18	30
No Dependents	54	15	31

RCSS 2006 Q81

Margins of error range from  $\pm 2$  to  $\pm 10$

Note. Percentages may not add to 100 due to rounding.

<sup>a</sup>Likely represents the combination of *very likely* and *likely*.

<sup>b</sup>Unlikely represents the combination of *very unlikely* and *unlikely*.

### ***Factors With the Greatest Impact on Spouse Views About Participation in the National Guard/Reserve***

Spouses were asked about factors that might affect their view of their husband or wife participating in the National Guard/Reserve and asked to select the factor that had the greatest impact on that view (

Table 101). Overall, spouses were most likely to indicate that the effect of the National Guard/Reserve on family life (37%) had the greatest impact on their view of their husband or wife's participation, followed by activations/ deployments (23%), the effect participation had on the husband or wife's outlook on life (12%), the income change that results from participation (11%), the time spent on National Guard/Reserve duties (8%), the effect of being an National Guard/Reserve member on his or her civilian employment (5%), and the image attached to the military (4%).

***Family Life.*** ARNG spouses (33%) were less likely to indicate family life as the factor having the greatest impact on their view of their husband or wife's participation in the National Guard/Reserve. Junior officer spouses (42%) were more likely to indicate that family life had the greatest impact. By component/paygrade, USMCR (44%) and ANG (44%) officer spouses were more likely to indicate that the effect of the National Guard/Reserve on family life had the greatest impact on their view of their husband or wife's participation in the National Guard/Reserve, whereas ARNG enlisted spouses (32%) were less likely.

***Activations and Deployments.*** ARNG spouses (29%) were more likely to indicate that activations/deployments were the factor with the greatest impact on their view of their husband or wife participating in the National Guard/Reserve, whereas USNR (15%), ANG (17%), and USAFR (15%) spouses were less likely. Senior enlisted spouses (24%) were more likely to indicate that this factor had the greatest impact, whereas senior officer spouses (15%) were less likely. By component/paygrade, ARNG enlisted spouses (30%) were more likely to indicate that activations/deployments had the greatest impact on their view of their husband or wife participating in the National Guard/Reserve, whereas spouses of USNR enlisted members (17%), USNR officers (10%), ANG officers (9%), USAFR enlisted members (16%), and USAFR officers (11%) were less likely. Spouses of members who had been activated in the 24 months before the survey (27%) were more likely to cite activations/deployments as the factor with the greatest impact, as compared to spouses whose husband or wife had not been activated (17%). Finally, spouses of members who had been deployed to Iraq/Afghanistan (35%) were more likely to indicate that activations/deployments had the greatest impact on their view of their husband or wife participating in the National Guard/Reserve, as compared to spouses of members who had not been deployed (21%).

***Other Influences on Participation in the National Guard/Reserve.*** Junior officer spouses (9%) were less likely to indicate that the effect of participation on their husband or wife's outlook on life had the greatest impact on their view of his/her serving in the National Guard/Reserve.

USAR (9%) and USMCR (8%) spouses were less likely to indicate that income change was the factor with the greatest impact on their view about their husband or wife's National Guard/Reserve participation. In addition, USMCR enlisted and officer spouses (both 8%) were equally likely to indicate that income change was the factor with the greatest impact. Junior officer spouses (8%) were less likely to indicate income change as the factor with the greatest impact, as compared to spouses of members in other paygrades. Spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (14%) were more likely to indicate that income change had the greatest impact on their view, whereas spouses of members who had not been deployed to Iraq/Afghanistan (8%) were less likely.

As compared to spouses of members in other components, USMCR spouses (6%) were less likely to indicate time spent on National Guard/Reserve duties as the factor with the greatest impact. Senior officer spouses (12%) were more likely to indicate that the time spent on National Guard/Reserve duties had the greatest impact, whereas USMCR enlisted spouses (6%) were less likely. USNR (14%) and ANG (15%) officer spouses were more likely to indicate that time spent on National Guard/Reserve duties had the greatest impact on their view of their husband or wife serving. In addition, spouses of members who had not been activated in the 24 months before the survey (10%) were more likely to indicate that time spent on National Guard/Reserve duties had the greatest impact on their view than spouses of members who had not been activated (7%). Similarly, spouses of members who had not been deployed to Iraq/Afghanistan since 9/11 (10%) were more likely to indicate time spent on National Guard/Reserve duties had the greatest impact on their view of that member's service, as compared to spouses of members who had been deployed (5%).

Senior officer spouses (8%) were more likely to indicate that the effect of National Guard/Reserve participation on civilian work life had the greatest impact on their view of their husband or wife's participation in the National Guard/Reserve.

Finally, USAR enlisted spouses (2%) were less likely to indicate that the image attached to the military had the greatest impact on their view of their husband or wife's participation in the National Guard/Reserve.

**Table 101.**

***Percentage of Reserve Spouses Indicating Greatest Impact on Member's Participation in NG&R, by Member Characteristics***

Greatest Impact	Overall	Member Component by Paygrade											
		ARNG	E	O	USAR	E	O	USNR	E	O	USMCR	E	O
Effect on family life	37	33	32	40	40	40	39	38	37	40	39	38	44
Activations/deployments	23	29	30	23	24	26	22	15	17	10	25	26	20
Effect on your member's outlook on life	12	11	12	10	11	12	10	13	14	11	14	14	12
Income change	11	11	12	9	9	9	9	12	12	12	8	8	8
Time spent on NG&R duties/activities	8	7	7	10	8	7	10	10	8	14	6	6	6
Effect on work life (i.e., civilian employment)	5	4	4	5	5	4	7	7	7	7	5	4	6
Image attached to the military	4	4	4	3	3	2	4	5	5	6	4	4	4

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Note. E stands for Enlisted and O for Officer.

**Table 101.**

***Percentage of Reserve Spouses Indicating Greatest Impact on Member's Participation in NG&R, by Member Characteristics (Continued)***

<b>Greatest Impact</b>	<b>Overall</b>	<b><i>Paygrade</i></b>				<b><i>Activation Status</i></b>		<b><i>Deployment Status Since 9/11</i></b>	
		<b>E1-E4</b>	<b>E5-E9</b>	<b>O1-O3</b>	<b>O4-O6</b>	<b>Activated Past 24 Months</b>	<b>Not Activated Past 24 Months</b>	<b>Deployed to Iraq/Afghanistan</b>	<b>Not Deployed to Iraq/Afghanistan</b>
Effect on family life	37	36	36	42	39	36	38	36	35
Activations/deployments	23	25	24	21	15	27	17	35	21
Effect on your member's outlook on life	12	12	12	9	12	11	13	11	12
Income change	11	10	12	8	11	11	12	8	14
Time spent on NG&R duties/activities	8	7	8	10	12	7	10	5	10
Effect on work life (i.e., civilian employment)	5	6	5	5	8	5	6	3	5
Image attached to the military	4	4	4	4	4	3	4	3	4

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Margins of error range from  $\pm 1$  to  $\pm 4$

***Spouse Characteristics and Factors Influencing Participation.*** As shown in Table 102, spouses were asked to indicate what factor had the greatest impact on their view of their husband or wife participating in the National Guard/Reserve. Spouses age 36 to 40 years old (43%) were more likely to indicate that the effect of National Guard/Reserve participation on family life had the greatest impact on their view of their husband or wife participating in the National Guard/Reserve, whereas spouses over age 40 (32%) were less likely. Spouses not in the labor force (41%) were more likely to indicate family life as the factor with the greatest impact, whereas employed spouses (35%) were less likely. Spouses with children (40%) were more likely to indicate that the impact of their husband or wife serving in the National Guard/Reserve on family life was the factor with the greatest impact, whereas spouses without children (27%) were less likely.

Spouses age 31 to 35 (8%) were less likely to indicate that income change associated with National Guard/Reserve service was the factor with the greatest impact in shaping their views of their husband or wife serving, whereas spouses over age 40 (13%) were more likely. Spouses over age 40 (10%) were also more likely to indicate that time spent on National Guard/Reserve duties had the greatest impact on their views, whereas spouses under age 26 (4%) were less likely. Spouses age 26 to 30 (3%) were less likely to indicate that the impact of National Guard/Reserve service on the member's civilian employment was the factor with the greatest impact, as compared to spouses in other age groups. Finally, employed spouses (4%) were more likely to indicate that the image attached to the military had the greatest impact on their views, whereas unemployed spouses (2%) were less likely.

**Table 102.**

*Percentage of Reserve Spouses Indicating Greatest Impact on Member's Participation in NG&R, by Spouse Characteristics*

<b>Greatest Impact</b>	<b>Overall</b>	<i>Age</i>					<i>Education</i>				<i>Employment Status</i>				<i>Family Status</i>	
		<b>25 Yrs or Younger</b>	<b>26-30 Yrs</b>	<b>31-35 Yrs</b>	<b>36-40 Yrs</b>	<b>More Than 40 Yrs</b>	<b>No College</b>	<b>Some College</b>	<b>Four-Year Degree</b>	<b>Advanced Degree</b>	<b>Employed</b>	<b>Unemployed</b>	<b>Not in Labor Force</b>	<b>Armed Forces</b>	<b>Dependents</b>	<b>No Dependents</b>
Effect on family life	37	36	38	40	43	32	34	37	38	34	35	40	41	36	40	27
Activations/deployments	23	29	24	25	21	21	25	22	23	21	24	20	20	19	22	25
Effect on your member's outlook on life	12	10	12	11	11	13	10	12	12	13	13	8	11	7	11	14
Income change	11	11	11	8	10	13	14	11	10	11	10	15	13	15	11	12
Time spent on NG&R duties/activities	8	4	8	7	8	10	7	8	10	11	9	8	7	15	8	10
Effect on work life (i.e., civilian employment)	5	6	3	5	5	6	4	6	5	6	5	7	5	6	5	6
Image attached to the military	4	3	4	3	3	5	5	4	4	3	4	2	3	2	4	5

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Margins of error range from  $\pm 1$  to  $\pm 9$



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## **Appendix: Web Survey Instrument**



## BACKGROUND INFORMATION

## 1. What is your marital status?

- 1 ☒ Married  
 2 ☒ Separated  
 3 ☒ Divorced  
 4 ☒ Widowed

## 2. Is your spouse currently serving as a member of the National Guard/Reserve?

- 2 ☒ Yes  
 1 ☒ No

## 3. Has your spouse previously served in a regular active-duty Service (e.g., Army, Navy, Marine Corps, Air Force) for 2 years or more?

- 2 ☒ Yes  
 1 ☒ No

## 4. How many years has your spouse spent in military service? Do not count partial years. To indicate less than 1 year, enter "0". To indicate 35 years or more, enter "35". Include in military service years:

- Time spent as an active-duty Service member
- Time spent as a National Guard/Reserve component member

 Years

## 5. Do you have a Uniformed Services Identification and Privilege Card (also called a military ID card)?

- 2 ☒ Yes  
 1 ☒ No

## 6. Are you enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)?

- 1 ☒ Yes  
 2 ☒ No  
 3 ☒ Don't know

7. What is the highest degree or level of school that you have completed? Mark the one answer that describes the highest grade or degree that you have completed.

- 1 ☒ 12 years or less of school (no diploma)  
 2 ☒ High school graduate---high school diploma or equivalent (e.g., GED)  
 3 ☒ Some college credit, but less than 1 year  
 4 ☒ 1 or more years of college, no degree  
 5 ☒ Associate's degree (e.g., AA, AS)  
 6 ☒ Bachelor's degree (e.g., BA, AB, BS)  
 7 ☒ Master's, doctoral, or professional school degree (e.g., MA, MS, MEng, MBA, MSW, PhD, MD, JD, DVM)

## 8. Please indicate whether the following are goals for you. Mark one answer in each row.

	60 Not applicable			
	1 No, this is not a goal for me			
	2 Yes, this is a goal I plan to pursue			
	3 Yes, this is a goal I am currently working on			
a. Furthering my education/training .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Having a child/more children .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Raising healthy, happy, well-rounded child(ren) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Getting a better job .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Being physically fit/healthy .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Developing a career .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Getting involved in volunteer/community work .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Having a good relationship with my spouse .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Other .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Ask if Q8 i = "Yes, this is a goal I am currently working on" OR Q8 i = "Yes, this is a goal I plan to pursue"] Please specify what other goal(s) you are currently working on or plan to pursue.

 other

## 9. Are you Spanish/Hispanic/Latino?

- 1 ☒ No, not Spanish/Hispanic/Latino  
 2 ☒ Yes, Mexican, Mexican-American, Chicano, Puerto Rican, Cuban, or other Spanish/Hispanic/Latino

**10. What is your race? Mark one or more races to indicate what you consider yourself to be.**

- ☒ White  
☒ Black or African American  
☒ American Indian or Alaska Native  
☒ Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)  
☒ Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian or Chamorro)

**11. Are you a citizen of the United States?**

- 1 ☒ Yes, born in the United States  
2 ☒ Yes, born in Puerto Rico, Guam, the U.S. Virgin Islands, or Northern Marianas  
3 ☒ Yes, born abroad of American parent or parents  
4 ☒ Yes, a U.S. citizen by naturalization  
5 ☒ No, not a citizen of the United States

**12. Is English a second language for you?**

- 2 ☒ Yes  
1 ☒ No

**13. What age were you on your last birthday?**

Years

**14. Have you ever served in a regular active-duty Service or in the National Guard/Reserve?**

- 2 ☒ Yes  
1 ☒ No

**15. Were your parent(s)/guardian(s) in a regular active-duty Service and/or National Guard/Reserve? Mark one.**

- 3 ☒ Yes, while I was growing up  
2 ☒ Yes, but <U>only</U> before I was born  
1 ☒ No

**16. What other types of experiences have you had with the military? Mark "Yes" or "No" for each item.**

	1 No	2 Yes
a. My brother(s) and/or sister(s) serves/served in the military.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. My or my spouse's child(ren) serves/served in the military.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. My close, personal friend(s) serves/served in the military.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. You worked/are working as a civilian for the Defense Department or military Services.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**HOUSING**

**17. About how many miles would you have to drive, one way, to the nearest military installation from your residence?**

- 1 ☒ 10 miles or less  
2 ☒ 11 to 20 miles  
3 ☒ 21 to 40 miles  
4 ☒ 41 to 60 miles  
5 ☒ 61 to 100 miles  
6 ☒ 101 miles or more

**18. Since becoming a National Guard/Reserve spouse, have you ever tried to go to a military installation?**

- 2 ☒ Yes  
1 ☒ No

**19. [Ask if Q18 = "Yes"] Since becoming a National Guard/Reserve spouse, have any of the following caused you problems in gaining access to your nearest military installation? Mark "Yes" or "No" for each item.**

	1 No	2 Yes
a. Lack of a Uniformed Services Identification and Privilege Card (also called a military ID card) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Lack of a driver's license.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Lack of a means of transportation (e.g., personal vehicle or public transportation) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Lack of an installation decal for my car.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Military police at the installation gate hassle National Guard/Reserve spouses.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Other.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**[Ask if Q18 = "Yes" and Q19 f = "Yes"] Please specify the other problem(s) you have had in gaining access to your nearest military installation.**



## YOUR SPOUSE'S ACTIVATIONS/DEPLOYMENTS

In this survey, the definition of "National Guard/Reserve duties" includes Inactive Duty Training (IDT drills), activations, and deployments.

20. In the past 12 months, how many nights has your spouse been away from home because of National Guard/Reserve duties? *Add up all nights away from home. To indicate none, enter "0".*

 Nights

21. Has your spouse been activated (i.e., called to active duty) in the past 24 months? *This includes activations that started more than 24 months ago and continued into the past 24 months.*

- 2 ☒ Yes  
1 ☒ No

22. [Ask if Q21 = "Yes"] Of your spouse's activations, did at least one in the past 24 months last longer than 30 consecutive days?

- 2 ☒ Yes  
1 ☒ No

23. [Ask if Q21 = "Yes" AND Q22 = "Yes"] In the past 24 months, has (have) your spouse's activation(s) for more than 30 consecutive days been voluntary, involuntary, or both?

- 1 ☒ Voluntary  
2 ☒ Involuntary  
3 ☒ Both

24. [Ask if Q21 = "Yes" AND Q22 = "Yes"] Did any of your spouse's activations for more than 30 consecutive days in the past 24 months result in deployment (i.e., being away from home)?

- 2 ☒ Yes  
1 ☒ No

25. [Ask if Ask if Q21 = "Yes" AND Q22 = "Yes" AND Q24 = "Yes"] In the past 24 months, after processing in the mobilization station, was your spouse deployed within the contiguous 48 states (CONUS), outside the contiguous 48 states (OCONUS), or both?

- 1 ☒ CONUS  
2 ☒ OCONUS  
3 ☒ Both

26. Is your spouse a military technician (i.e., MilTech)?

- 2 ☒ Yes  
1 ☒ No

## YOUR SPOUSE'S ACTIVATIONS/DEPLOYMENTS SINCE SEPTEMBER 11, 2001

27. Since September 11, 2001, has your spouse been activated (i.e., called to active duty)?

- 2 ☒ Yes  
1 ☒ No

28. [Ask if Q27 = "Yes"] Since September 11, 2001, how many times has your spouse been activated (i.e., called to active duty)? *To indicate 99 or more times, enter "99".*

 Times

29. [Ask if Q27 = "Yes"] For your spouse's most recent activation, did he/she receive informal notification or a "warning order/alert" prior to activation?

- 1 ☒ Yes  
2 ☒ No  
3 ☒ Don't know

30. [Ask if Q27 = "Yes" AND Q29 = "Yes"] How far in advance of activation did your spouse receive this informal notification or "warning order/alert?" *To indicate less than one day, enter "0".*

 Days

31. [Ask if Q27 = "Yes"] For your spouse's most recent activation, how much formal notice did he/she have before he/she had to report for duty? *To indicate less than one day, enter "0".*

 Days

32. [Ask if Q27 = "Yes"] Overall, how prepared did you feel when you first learned of your spouse's activation?

- 5 ☒ Very well prepared  
4 ☒ Well prepared  
3 ☒ Neither well nor poorly prepared  
2 ☒ Poorly prepared  
1 ☒ Very poorly prepared

33. [Ask if Q27 = "Yes"] In the 12 months prior to your spouse's most recent activation, how much was your and your spouse's average MONTHLY household income (the sum of civilian earnings from employment and National Guard/Reserve pay, excluding reenlistment bonuses), before taxes and other deductions (i.e., gross pay)?

You can enter an amount here:

Or, if you prefer, you can enter a range here.  
Our average MONTHLY household income was at least:

but no more than:

34. [Ask if Q27 = "Yes"] During your spouse's most recent activation, how much was your and your spouse's average MONTHLY household income (the sum of civilian earnings from employment and National Guard/Reserve pay, excluding reenlistment bonuses and imminent danger/hostile fire pay), before taxes and other deductions (i.e., gross pay)?

You can enter an amount here:

Or if you prefer, you can enter a range here.  
Our average MONTHLY household income was at least:

but no more than:

35. [Ask if Q27 = "Yes"] Is your spouse currently activated?

2 ☒ Yes

1 ☒ No

36. [Ask if Q27 = "Yes" and Q35 = "No"] Since your spouse's most recent deactivation, how much was your and your spouse's average MONTHLY household income (the sum of civilian earnings from employment and National Guard/Reserve pay, excluding reenlistment bonuses), before taxes and other deductions (i.e., gross pay)?

You can enter an amount here:

Or if you prefer, you can enter a range here.  
Our average MONTHLY household income was at least:

but no more than:

37. [Ask if Q27 = "Yes"] Did you keep any of the following health care plans during your spouse's most recent activation? **Mark one answer in each row.**

5 Did not have this coverage before activation					
4 No, dropped this coverage					
3 Yes, by paying full health care premium					
2 Yes, by paying employee/student share					
1 Yes, with employer/school paying the full premium					
a.	Your spouse's civilian employer's medical care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b.	Your civilian employer's medical care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c.	Your spouse's school's medical care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d.	Your school's medical care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e.	Your active duty/retired military medical care coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f.	Veterans' (VA) coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g.	Other private coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

38. [Ask if Q27 = "Yes"] Did you keep any of the following dental care plans during your spouse's most recent activation? **Mark one answer in each row.**

5 Did not have this coverage before activation					
4 No, dropped this coverage					
3 Yes, by paying full dental care premium					
2 Yes, by paying employee/student share					
1 Yes, with employer/school paying the full premium					
a.	Your spouse's civilian employer's dental care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b.	Your civilian employer's dental care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c.	Your spouse's school's dental care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d.	Your school's dental care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

<b>5 Did not have this coverage before activation</b>				
<b>4 No, dropped this coverage</b>				
<b>3 Yes, by paying full dental care premium</b>				
<b>2 Yes, by paying employee/student share</b>				
<b>1 Yes, with employer/school paying the full premium</b>				
e. The family member TRICARE Dental Plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Your active duty/retired military dental care coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Veterans' (VA) coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Other private coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

39. [Ask if Q27 = "Yes"] During your spouse's most recent activation, did you lose money or have any additional expenses because of the following? *Mark one answer in each row.*

<b>60 Not applicable</b>				
<b>1 No</b>				
<b>2 Yes</b>				
a. Loss of my job.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Loss of my spouse's job.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Reduction in my spouse's earnings .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Reduction in my earnings since I was unable to work as much.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Loss of my spouse's health insurance/dental coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Income from business or practice declined .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Increased phone bills due to more calls to family/friends and/or deployed spouse.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Elder care .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Child care.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Household repairs, yard work, or car maintenance .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. Increased medical expenses .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q27 = "Yes" AND Q39 L = "Yes"] Please specify the other reason(s) that you have lost money or had additional expenses during your spouse's most recent activation.

40. [Ask if Q27 = "Yes"] During your spouse's most recent activation, did you work more hours than usual, less hours than usual, or the same number of hours?

- 60 ☒ Does not apply; I did not have a job during my spouse's most recent activation
- 1 ☒ More hours than usual
- 2 ☒ Less hours than usual
- 3 ☒ The same number of hours

41. [Ask if Q27 = "Yes"] Since September 11, 2001, has your spouse been deployed (i.e., away from your home)?

- 2 ☒ Yes
- 1 ☒ No

42. [Ask if Q29 = "Yes" AND Q43 = "Yes"] Since September 11, 2001, how many times has your spouse been deployed (i.e., away from your home)? *To indicate 99 times or more, enter "99".*

 Times

43. [Ask if Q29 = "Yes" AND Q43 = "Yes"] Since September 11, 2001, what is the total number of days your spouse has been deployed?

 Days

44. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Is your spouse currently deployed?

- 2 ☒ Yes
- 1 ☒ No

45. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Were any of your spouse's deployments since September 11, 2001 longer than you expected?

- 2 ☒ Yes
- 1 ☒ No

46. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Since September 11, 2001, has your spouse been deployed to the following locations? *Mark "Yes" or "No" for each item.*

<b>1 No</b>	
<b>2 Yes</b>	
a. In one of the 50 states, DC, Puerto Rico, or a U.S. territory or possession.....	<input checked="" type="checkbox"/>
b. Iraq.....	<input checked="" type="checkbox"/>
c. Afghanistan.....	<input checked="" type="checkbox"/>
d. Other North Africa, Near East, or South Asia country (e.g., Bahrain, Diego Garcia, Kuwait, Saudi Arabia) .....	<input checked="" type="checkbox"/>

	1 No	2 Yes
e. Haiti .....	<input type="checkbox"/>	<input type="checkbox"/>
f. Europe (e.g., Bosnia-Herzegovina, Germany, Italy, Serbia, United Kingdom) .....	<input type="checkbox"/>	<input type="checkbox"/>
g. Other.....	<input type="checkbox"/>	<input type="checkbox"/>

47. [Ask if Q27 = "Yes" AND Q41 = "Yes"] During your spouse's most recent deployment, how often did he/she use each of the following means to communicate with you? **Mark one answer in each row.**

	1 Never	2 Less than once a month	3 Less than once a week	4 One or two times a week	5 Three or four times a week	6 Daily
a. E-mail/Internet .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Commercial telephone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. DSN (military) telephone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Military exchange provided telephone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Postal/telegram services .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Military video phone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. VTC (video teleconference) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

48. [Ask if Q27 = "Yes" AND Q41 = "Yes"] During your spouse's most recent deployment, to what extent were each of the following a problem for you? **Mark one answer in each row.**

	1 Not at all	2 Small extent	3 Moderate extent	4 Large extent	5 Very large extent
a. My job or education demands.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Managing expenses and bills .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Household repairs, yard work, or car maintenance .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Loss of income from my spouse's civilian job .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	1 Not at all	2 Small extent	3 Moderate extent	4 Large extent	5 Very large extent
e. Safety of my family in our community .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Feelings of anxiety or depression .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Serious health problems in the family .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Serious emotional problems in the family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Difficulties in communications with spouse .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Major financial hardship or bankruptcy .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Birth or adoption of a child .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Marital problems .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loneliness.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Managing child care/child schedules.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Increased need for child care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Had to find child care when it was not previously needed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Difficulty sleeping.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

49. [Ask if Q27 = "Yes" AND Q41 = "Yes"] How important is each of the following to you in being able to cope with deployment(s)? **Mark one answer in each row.**

	1 Not important	2 Somewhat important	3 Moderately important	4 Important	5 Very important
a. My ability to communicate with my spouse .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Pre-deployment information .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reunion planning information or classes.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Knowing the expected length of the deployment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Contact with someone in my spouse's unit .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Having no changes in the length of deployment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Temporary reunions with my spouse (R & R time).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	1 Not important	2 Somewhat important	3 Moderately important	4 Important	5 Very important
h. Level of support my family receives from the <u>military</u> community .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Level of support my family receives from the <u>civilian</u> community .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Deployment pay .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. Family Readiness/Support Group .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. Understanding why the deployment is important/necessary .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
m. Locally available counseling/support services .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
n. Telephonic counseling/support services (e.g., Military OneSource) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

50. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Does your spouse's unit sponsor any of the following support activities/information for the families of deployed members? **Mark one answer in each row.**

	1 Yes	2 No	3 Don't know
a. Family social events .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Newsletters .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Family Readiness/Support Groups .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Telephone tree .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Liaison to agencies .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Information briefings .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Internet/Web sites .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. VTC (video teleconference) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

51. [Ask if Q27 = "Yes" AND Q41 = "Yes"] How helpful are unit-sponsored, deployment-related support activities/information for you and/or your family?

- 5 ☒ Extremely helpful  
 4 ☒ Very helpful  
 3 ☒ Somewhat helpful  
 2 ☒ Slightly helpful  
 1 ☒ Not at all helpful

52. [Ask if Q27 = "Yes" AND Q41 = "Yes"] For your spouse's most recent deployment, did you have a military point of contact (e.g., Family Readiness/Support Group, Key Volunteer, Ombudsman) to interact with regarding issues that might arise during your spouse's activation?

- 1 ☒ Yes  
 2 ☒ No  
 3 ☒ Don't know

53. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q52 = "Yes"] During your spouse's most recent deployment, did you need to interact with the military point of contact?

- 2 ☒ Yes  
 1 ☒ No

54. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q52 = "Yes" AND Q53 = "Yes"] How satisfied are you with the level of assistance you have received from the military point of contact?

- 5 ☒ Very satisfied  
 4 ☒ Satisfied  
 3 ☒ Neither satisfied nor dissatisfied  
 2 ☒ Dissatisfied  
 1 ☒ Very dissatisfied

55. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Tell us about the deployment-related support programs, activities, and practices you have experienced that you would recommend the military continue to provide for families.

56. [Ask if Q27 = "Yes" AND Q41 = "Yes"] How could the military have provided better support for you and/or your family during deployments?

57. [Ask if Q27 = "Yes" AND Q41 = "Yes"] Has your spouse been demobilized (i.e., returned from a deployment) since September 11, 2001?

- 2 ☒ Yes  
 1 ☒ No



58. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q57 = "Yes"] After returning home from his/her most recent deployment, to what extent did your spouse seem to... Mark one answer in each row.

	1 Not at all	2 Small extent	3 Moderate extent	4 Large extent	5 Very large extent
a. Be more emotionally distant (e.g., unable to talk, less affectionate, less interested in social life)? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Appreciate life more? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Get angry faster? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Appreciate family and friends more? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Drink more alcohol? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Have more confidence? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Take more risks with his/her safety? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Be different in another way? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q57 = "Yes" AND Q58 h = "Very large extent" OR Q58 h = "Large extent" OR Q58 h = "Moderate extent" OR Q58 h = "Small extent"] After returning home from his/her most recent deployment, in what other way(s) was your spouse different?

59. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q57 = "Yes"] Did your spouse receive support services (e.g., support groups, counseling) after returning home from his/her most recent deployment?

- 1 ☒ Yes, and it helped him/her  
 2 ☒ Yes, but it did not help him/her  
 3 ☒ No, and he/she did not want support services  
 4 ☒ No, but he/she wanted support services  
 5 ☒ Don't know

60. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q57 = "Yes"] Prior to your spouse's most recent return from a deployment, did you... Mark "Yes" or "No" for each item.

	1 No	2 Yes
a. Plan something special for the day of his/her return (e.g., welcome-back meal, a banner, buy/make gifts)? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Discuss how to adjust to sharing household responsibilities? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Take a class to prepare for the reunion? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Receive special training or counseling on how to achieve a successful return, reunion, and reintegration? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

61. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q57 = "Yes"] Which of the following describes your readjustment to having your spouse back at your home after his/her most recent deployment?

- 5 ☒ Very easy  
 4 ☒ Easy  
 3 ☒ Neither easy nor difficult  
 2 ☒ Difficult  
 1 ☒ Very difficult

## EFFECT OF DEPLOYMENTS ON CHILDREN

The following questions ask about children's responses to deployments. Please respond for all children in your household.

62. [Ask if Q27 = "Yes" AND Q41 = "Yes"] During your spouse's most recent deployment, did you have any children ages 18 or under living with you either part-time or full-time?

- 2 ☒ Yes  
 1 ☒ No

63. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes"] Did you or your spouse follow your family care plan, including continuous care for your children during your spouse's most recent deployment?

- 3 ☒ Yes, and it worked  
 2 ☒ Yes, but it did not work as planned  
 1 ☒ No

64. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes"] In response to your spouse's most recent deployment, did your children experience any of the following behavior changes? *Mark one answer in each row. Where your children's behavior did not change, please mark "No change".*

	1 Don't know	2 Decreased	3 No change	4 Increased
a. Academic performance .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Problem behavior at school .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Problem behavior at home .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Pride in having a military parent .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Fear/anxiety .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Independence .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Being responsible .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Closeness to family members .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Closeness to friends .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Distress over discussions of the war in the home, school, or media .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Anger about my spouse's military requirements .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other behavior(s) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Ask if Q29 = "Yes" AND Q43 = "Yes" AND Q62 = "Yes" AND Q64 L = "Increased" OR Q64 L = "Decreased"] Please specify what other behavior change(s) your children experienced in response to your spouse's deployment.

65. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes"] How important are the following in your children's ability to cope with deployments? *Mark one answer in each row.*

	1 Not important	2 Somewhat important	3 Moderately important	4 Important	5 Very important
a. Communication with the deployed parent .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My support for the deployment .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	1 Not important	2 Somewhat important	3 Moderately important	4 Important	5 Very important
c. My ability to maintain a stable household routine .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Caregiver/teacher reaction to the deployment .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The way family members deal with the deployment .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Limited exposure to media coverage of the war .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes" AND Q65 G = "Very important" OR Q65 G = "Important" OR Q65 G = "Moderately important" OR Q65 G = "Somewhat important"] Please specify if there are other factor(s) important to your children's ability to cope with deployments.

66. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes"] During your spouse's most recent deployment, were your children able to continue participating in normally scheduled activities (sports, music lessons, clubs, etc.)?

- 60 ☐ Does not apply  
 2 ☐ Yes  
 1 ☐ No

67. [Ask if Q27 = "Yes" AND Q41 = "Yes" AND Q62 = "Yes"] How well have your children coped with your spouse's deployment? *Mark one.*

- 60 ☐ Responses vary among children  
 1 ☐ Very Well  
 2 ☐ Well  
 3 ☐ Neither poorly nor well  
 4 ☐ Poorly  
 5 ☐ Very poorly

## ACTIVATION/DEPLOYMENT EXPECTATIONS

68. [Ask if Q27 = "Yes"] Since September 11, 2001, has your spouse had... Mark "Yes" or "No" for each item.

	1 No	2 Yes
a. The length of an activation/deployment extended? .....	<input type="checkbox"/>	<input type="checkbox"/>
b. The length of an activation/deployment reduced? .....	<input type="checkbox"/>	<input type="checkbox"/>
c. To leave for an activation/deployment sooner than expected? .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Less time at home between activations/deployments than expected? .....	<input type="checkbox"/>	<input type="checkbox"/>

## PREPAREDNESS

69. Overall, how well prepared are you for future deployments?

- 5 ☐ Very well prepared  
 4 ☐ Well prepared  
 3 ☐ Neither well nor poorly prepared  
 2 ☐ Poorly prepared  
 1 ☐ Very poorly prepared

70. Have you and/or your spouse taken the following steps to prepare for deployments? Mark one answer in each row.

	3 Don't know	2 No	1 Yes
a. Ensured I have money for rent, food, and living expenses (e.g., set up an allotment, joint accounts) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Developed a financial plan to meet emergencies .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Got or increased life insurance for your spouse .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## FEELINGS ABOUT THE NATIONAL GUARD/RESERVES

71. Overall, how satisfied are you with the National Guard/Reserve way of life?

- 5 ☐ Very satisfied  
 4 ☐ Satisfied  
 3 ☐ Neither satisfied nor dissatisfied  
 2 ☐ Dissatisfied  
 1 ☐ Very dissatisfied

72. What is your overall attitude toward your spouse's participation in the National Guard/Reserve?

- 5 ☐ Very favorable  
 4 ☐ Somewhat favorable  
 3 ☐ Neither favorable nor unfavorable  
 2 ☐ Somewhat unfavorable  
 1 ☐ Very unfavorable

73. In your opinion, how do the following groups or individuals view your spouse's participation in the National Guard/Reserve? Mark one answer in each row.

	60 Does not apply	1 Very unfavorably	2 Somewhat unfavorably	3 Neither favorably nor unfavorably	4 Somewhat favorably	5 Very favorably
a. Your children.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Your relatives.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Your spouse's relatives .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Your spouse's civilian supervisor .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Your spouse's civilian coworkers .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**74. At the present time, which statement best describes your spouse's National Guard/Reserve career plans?**

- 1 ☒ To stay in the National Guard/Reserve until he/she qualifies for retirement
- 2 ☒ To stay in the National Guard/Reserve beyond his/her present obligation but not necessarily until he/she qualifies for retirement
- 3 ☒ To stay in the National Guard/Reserve and complete his/her present obligation
- 4 ☒ To leave the National Guard/Reserve before completing his/her present obligation
- 5 ☒ Undecided

**75. To what extent do you and your spouse agree on his/her National Guard/Reserve career plans?**

- 5 ☒ Strongly agree
- 4 ☒ Agree
- 3 ☒ Neither agree nor disagree
- 2 ☒ Disagree
- 1 ☒ Strongly disagree

**76. To what extent do you feel that you have a choice in whether your spouse stays in the National Guard/Reserve?**

- 5 ☒ Very large extent
- 4 ☒ Large extent
- 3 ☒ Moderate extent
- 2 ☒ Small extent
- 1 ☒ Not at all

**77. How has your support for your spouse's decision about staying in the National Guard/Reserve changed in the past year?**

- 5 ☒ Greatly increased
- 4 ☒ Somewhat Increased
- 3 ☒ Has not changed
- 2 ☒ Somewhat Decreased
- 1 ☒ Greatly decreased

**78. Which of the following has had the GREATEST impact on your view of your spouse's participation in the National Guard/Reserve?**

- 1 ☒ Effect on family life
- 2 ☒ Effect on work life (i.e., civilian employment)
- 3 ☒ Time spent on National Guard/Reserve duties/activities
- 4 ☒ Effect on your spouse's outlook on life
- 5 ☒ Image attached to the military
- 6 ☒ Income change
- 7 ☒ Activations/deployments

[Ask if Q78 = "Effect on family life" OR Q78 = "Effect on work life (i.e., civilian employment)" OR Q78 = "Time spent on National Guard/Reserve duties/activities" OR Q78 = "Effect on your spouse's outlook on life" OR Q78 = "Image attached to the military" OR Q78 = "Income change" OR Q78 = "Activations/deployments"] Please explain whether this has had a positive or negative impact on your view of your spouse's participation in the National Guard/Reserve.

**79. In the past 12 months, has your spouse spent more or less time away from home, because of National Guard/Reserve duties, than you would expect for an average 12 month period?**

- 5 ☒ Much more than expected
- 4 ☒ More than expected
- 3 ☒ Neither more nor less than expected
- 2 ☒ Less than expected
- 1 ☒ Much less than expected

**80. What impact has your spouse's time away (or lack thereof) from home in the past 12 months had on your support for your spouse's National Guard/Reserve career?**

- 5 ☒ Greatly increased my support
- 4 ☒ Somewhat increased my support
- 3 ☒ Neither increased nor decreased my support
- 2 ☒ Somewhat decreased my support
- 1 ☒ Greatly decreased my support

81. If your spouse's future military participation requires long or frequent activations/deployments, how likely is it that you will support your spouse staying in the National Guard/Reserve (assuming that he/she can stay)?

- 5 ☒ Very likely  
 4 ☒ Likely  
 3 ☒ Neither likely nor unlikely  
 2 ☒ Unlikely  
 1 ☒ Very unlikely

82. [Ask if Q35 NOT "Yes"] How likely is it that your spouse will be activated/deployed in the next 12 months?

- 5 ☒ Very likely  
 4 ☒ Likely  
 3 ☒ Neither likely nor unlikely  
 2 ☒ Unlikely  
 1 ☒ Very unlikely

83. How much do you agree or disagree with each of the following statements? *Mark one answer in each row.*

	1 Strongly disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly agree
a. My spouse continues to serve in the National Guard/Reserve because leaving would require considerable sacrifice .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. The lack of civilian opportunities for my spouse makes me think we should stay in the National Guard/Reserve .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. It would be too costly for us if my spouse left the National Guard/Reserve .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Being a National Guard/Reserve spouse fulfills most of the important needs I look for in my life .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Being a National Guard/Reserve spouse is ideal for me .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Being a National Guard/Reserve spouse is consistent with my personal goals .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	1 Strongly disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly agree
g. If we left the National Guard/Reserve today, I would feel like we had let my country down.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. I feel no obligation for my spouse to remain in the National Guard/Reserve .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. I am proud to tell others that I am married to a National Guard/Reserve member.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Generally, on a day-to-day basis, I am proud to be a National Guard/Reserve spouse .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. I feel a strong obligation to support my spouse's commitment to a National Guard/Reserve career .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. I am committed to staying in the National Guard/Reserve because my spouse is.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
m. I enjoy being a National Guard/Reserve spouse .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
n. Generally, on a day-to-day basis, I am happy with my life as a National Guard/Reserve spouse .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

#### MARITAL HISTORY

84. Was your spouse serving in the regular active-duty Service or in the National Guard/Reserve when you married?

- 2 ☒ Yes  
 1 ☒ No

85. Did you and your spouse marry within the past 12 months?

- 2 ☒ Yes  
 1 ☒ No

86. [Ask if Q85 = "No"] How many years have you been married?

 Years

87. How much do you agree or disagree with the following statements about your relationship with your spouse? *Mark one answer in each row.*

	1 Strongly disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly agree
a. We have a good relationship .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My relationship with my spouse is very stable .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. My relationship with my spouse is strong.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. My relationship with my spouse makes me happy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I really feel like part of a team with my spouse .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I am committed to making my marriage a success .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

88. All things considered, how would you rate the current level of happiness in your relationship with your spouse?

- 5 ☐ Very happy  
 4 ☐ Happy  
 3 ☐ Neither happy nor unhappy  
 2 ☐ Unhappy  
 1 ☐ Very unhappy

89. Compared to 12 months ago, how often do you and your spouse have problems in your personal relationship?

- 5 ☐ Much more often  
 4 ☐ More often  
 3 ☐ About the same  
 2 ☐ Less often  
 1 ☐ Much less often

## CHILDREN AND LEGAL DEPENDENTS

For the next questions, the definition of "child, children, or other legal dependents" includes anyone in your family, except your spouse, who has, or is eligible to have, a Uniformed Services Identification and Privilege Card (also called a military ID card) or is eligible for military health care benefits, and is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

90. Do you have a child, children, or other legal dependents based on the definition above?

- 2 ☐ Yes  
 1 ☐ No

91. [Ask if Q90 = "Yes"] Do you and your spouse have any children or other dependents that live...

	1 No	2 Yes
a. With you on a regular basis?.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Outside your home on a regular basis? .....	<input type="checkbox"/>	<input type="checkbox"/>

92. [Ask if Q90 = "Yes" AND Q91 A = "Yes"] How many children or other dependents do you and your spouse have in each age group who live with you on a regular basis? *Indicate the number of dependents you have in each age group. To indicate none, enter "0". To indicate nine or more, enter "9".*

	1 0	2 1	3 2	4 3	5 4	6 5	7 6	8 7	9 8	10 9
a. Less than 1 year old.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. 1 year to under 2 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. 2-5 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. 6-13 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. 14-18 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. 19-22 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. 23-64 years old .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. 65 years old or older .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

93. [Ask if Q90 = "Yes" AND Q91 B = "Yes"] How many children or other dependents do you and your spouse have in each age group who live outside of your home on a regular basis? *Indicate the number of dependents you have in each age group. To indicate none, enter "0". To indicate nine or more, enter "9".*

	1 0	2 1	3 2	4 3	5 4	6 5	7 6	8 7	9 8	10 9
a. Less than 1 year old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. 1 year to under 2 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. 2-5 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. 6-13 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. 14-18 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. 19-22 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. 23-64 years old.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. 65 years old or older.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

94. [Ask if Q90 = "Yes"] Do you and/or your spouse have a family care plan that includes continuous care for your child(ren) for deployments of 6 months or more?

- 1 ☒ Yes  
2 ☒ No  
3 ☒ Don't know

95. [Ask if Q90 = "Yes"] Do you have unmarried children under 23 years old, who are legally dependent on you and your spouse for over half of their support?

- 2 ☒ Yes  
1 ☒ No

#### CHILD CARE

96. [Ask if Q90 = "Yes" AND Q95 = "Yes"] Do you use child care so you, or your spouse, can work?

- 2 ☒ Yes, part-time child care  
2 ☒ Yes, full-time child care  
1 ☒ No

97. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] How many of your children routinely use child care arrangements? *To indicate nine or more, enter "9".*

98. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] During the work day, what is your primary source of child care?

- 1 ☒ Relative/friend  
2 ☒ Nursery or preschool  
3 ☒ Child Development Center/daycare center  
4 ☒ School-age care  
5 ☒ Licensed family daycare home  
6 ☒ Other private home (not licensed)

99. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] In an average MONTH, how much do you spend on child care arrangements for all of your children? *If you do not spend anything for child care arrangements, enter "0".*

 Dollars

100. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] In the past 12 months, how many full or partial days of work have you and/or your spouse missed because of lack of child care? *For example, if you missed one full day and one partial day, enter "2".*

 Days

101. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] In the past 12 months, has lack of child care caused your spouse to be unable to attend the following? *Mark "Yes" or "No" for each item.*

	1 No	2 Yes
a. Weekend drill .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Annual training.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Military school .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Civilian work.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Civilian school.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**102. [Ask if Q90 = "Yes" AND Q95 = "Yes" AND Q96 = "Yes, part-time child care" OR Q96 = "Yes, full-time child care"] To what extent do you feel that child care issues will impact whether your spouse stays in the National Guard/Reserve?**

- 5 ☒ Very large extent  
 4 ☒ Large extent  
 3 ☒ Moderate extent  
 2 ☒ Small extent  
 1 ☒ Not at all

### ELDER CARE

**103. Do you have caregiver responsibilities for an elderly family member (such as shopping, home maintenance, transportation, checking on them by phone, finances, and arrangements for care)? Include family who live with you or live somewhere else.**

- 2 ☒ Yes  
 1 ☒ No

**104. [Ask if Q103 = "Yes"] How many elderly family members do you have caregiver responsibilities for?**

- 1 ☒ One  
 2 ☒ Two  
 3 ☒ Three  
 4 ☒ Four or more

**105. [Ask if Q103 = "Yes"] Do any of these elderly family members live with you?**

- 2 ☒ Yes  
 1 ☒ No

**106. [Ask if Q103 = "Yes"] How much care is needed by your elderly family members for whom you have caregiver responsibilities?**

- 1 ☒ No care needed  
 2 ☒ Small amount of care  
 3 ☒ Moderate amount of care  
 4 ☒ Large amount of care  
 5 ☒ Very large amount of care

### EMPLOYMENT

**107. Are you currently serving in the military? Mark one.**

- 2 ☒ Yes, on active duty (not as a member of the National Guard/Reserve)  
 3 ☒ Yes, as a member of the National Guard/Reserve in a full-time active-duty program (AGR/FTS/AR)  
 4 ☒ Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)  
 1 ☒ No

**108. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No"] Last week, did you do any work for pay or profit? Mark "Yes" even if you worked only one hour, or helped without pay in a family business or farm for 15 hours or more.**

- 2 ☒ Yes  
 1 ☒ No

**109. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q108 = "No"] Last week, were you temporarily absent from a job or business?**

- 2 ☒ Yes, on vacation, temporary illness, labor dispute, etc.  
 1 ☒ No

**110. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q108 = "No" AND Q109 = "No"] Have you been looking for work during the last 4 weeks?**

- 2 ☒ Yes  
 1 ☒ No

**111. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q108 = "No" AND Q109 = "No" AND Q110 = "No"] Why have you not been looking for work in the last 4 weeks? Mark "Yes" or "No" for each item.**

	1 No	2 Yes
a. I do not want to work.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. My spouse does not want me to work.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. I could not find any work .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. I am not working while my children are young .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



	1 No	2 Yes
e. I lack the necessary schooling, training, skills, or experience .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. I cannot find work flexible enough to accommodate my spouse's schedule .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. I have child care problems (e.g., too costly, lack of availability) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. I want to be available to transport my children to after-school activities (e.g., sports practice, tutoring) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. I am attending school or other training .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. There are no opportunities for work in my line of work at my current location .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. I am not physically prepared to work (e.g., pregnant, sick, disabled) .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
l. I have transportation problems .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
m. Other .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q108 = "No" AND Q109 = "No" AND Q110 = "No" AND Q110 = "No" AND Q111 m = "Yes"] Please specify your other reason(s) for not looking for work in the last 4 weeks?

112. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q108 = "No" AND Q109 = "No" and Q110 = "Yes"] Last week, could you have started a job if offered one, or returned to work if recalled?

- 3 ☒ Yes, could have gone to work  
 2 ☒ No, because of temporary illness  
 1 ☒ No, because of other reasons (in school, etc.)

113. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No"] Have you ever worked for pay, or helped without pay in a family business or farm for 15 hours or more?

- 2 ☒ Yes  
 1 ☒ No

114. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes"] On average, how many hours a week do you spend working for pay or for a family business or farm?

 Hours

115. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes" AND Q114 < 35] Which of the following are reasons why you are working fewer than 35 hours a week? Mark "Yes" or "No" for each item.

	1 No	2 Yes
a. Do not want to work 35 hours or more .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Need flexibility while spouse is deployed .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Could only find part-time work .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Seasonal work .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Child care responsibilities .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Other family/personal obligations .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Health/medical limitations .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Need schooling/training/certification .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. In school .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Other .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes" AND Q114 < 35 AND Q115 j = "Yes"] Please specify what other reason(s) contribute to your working less than 35 hours a week.

The following questions ask about your occupation. If you are working, answer for your current job. If you are not currently working, answer for your most recent job.

116. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes"] What was/is your principal employment? By principal employment, we mean your primary job. Please mark ONE answer.

- 1 ☒ An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary or commission  
 2 ☒ An employee of a PRIVATE NOT-FOR-PROFIT, tax-exempt, or charitable organization  
 3 ☒ A FEDERAL government employee  
 4 ☒ A STATE government employee  
 5 ☒ A LOCAL government employee (e.g., county, city, town)  
 6 ☒ Self-employed in OWN business, professional practice, or farm  
 7 ☒ Working WITHOUT PAY in family business or farm

117. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes"] What kind of business or industry was/is your principal employment? *Describe the activity at the location where you worked the most hours. For example: hospital, newspaper publishing, mail order house, auto repair shop, bank. Do not provide the name of the company.*

118. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes"] What kind of work were/are you doing on your principal employment--that is, what was/is your occupation? *For example: registered nurse, personnel manager, supervisor of order department, auto mechanic, accountant.*

119. [Ask if Q107 = "Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" OR Q107 = "No" AND Q113 = "Yes"] What were/are your most important activities or duties at your principal employment? *For example: patient care, directing hiring policies, supervising order clerks, repairing automobiles, reconciling financial records.*

120. [Ask if Q107 = "Yes, on active duty (not as a member of the National Guard/Reserve)" or Q107 = "Yes, as a member of the National Guard/Reserve in a full-time active-duty program (AGR/FTS/AR)" or (Q107 = Yes, as a traditional National Guard/Reserve member (e.g., drilling unit, IMA, IRR)" and Q113 = "Yes") or (Q107 = No and Q113 = "Yes")] Do you and your spouse typically arrange your work schedules to work different shifts from each other (e.g., one person works nights, the other days)?

2 ☒ Yes

1 ☒ No

60 ☒ Does not apply; my spouse is not employed

## FINANCIAL WELL-BEING

121. Please indicate whether the following are financial goals for you and your spouse? *Mark one answer in each row.*

	60 Not applicable			
	1 No, this is not a goal for us			
	2 Yes, this is a goal we plan to pursue			
	3 Yes, this is a goal we are currently work on			
a. Saving for retirement.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Saving for my education .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Saving for child(ren)'s education .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Saving for a vacation .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Saving for a safety net/emergency fund .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Paying off education-related loans (e.g., Stafford loan, PLUS loan).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Being free of credit card debt (e.g., no carry over from month to month).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Being free of debt, except for mortgage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Buying a home .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Purchasing furniture/appliances.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
k. Buying a car.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

122. How much does your spouse's National Guard/Reserve income contribute toward reaching your financial goals?

- 1 ☒ No contribution  
 2 ☒ Minor contribution  
 3 ☒ Moderate contribution  
 4 ☒ Major contribution

123. How much does your income contribute toward your total monthly household income?

- 1 ☒ No contribution  
 2 ☒ Minor contribution  
 3 ☒ Moderate contribution  
 4 ☒ Major contribution

124. How much does your spouse's National Guard/Reserve income contribute toward your total monthly household income?

- 1 ☒ No contribution  
 2 ☒ Minor contribution  
 3 ☒ Moderate contribution  
 4 ☒ Major contribution

125. In the past 12 months, did any of the following happen to you and your spouse? Mark "Yes" or "No" for each item.

	2 Yes	1 No
a. Bounced two or more checks .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Failed to make a monthly/minimum payment on a credit card .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Fell behind in paying rent or mortgage .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Were pressured to pay bills by stores, creditors, or bill collectors .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Had telephone, cable, or Internet shut off .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Had water, heat, or electricity shut off .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Had a car, household appliance, or furniture repossessed .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Failed to make a car payment .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Obtained a payday loan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Filed for personal bankruptcy .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

126. Which of the following statements comes closest to describing the saving habits of you and your spouse?

- 1 ☒ Don't save--usually spend more than income
- 2 ☒ Don't save--usually spend about as much as income
- 3 ☒ Save whatever is left over at the end of the month--no regular plan
- 4 ☒ Save income of one family member, spend the other
- 5 ☒ Spend regular income, save other income
- 6 ☒ Save regularly by putting money aside each month

127. Which of the following best describes the financial condition of you and your spouse?

- 5 ☒ Very comfortable and secure
- 4 ☒ Able to make ends meet without much difficulty
- 3 ☒ Occasionally have some difficulty making ends meet
- 2 ☒ Tough to make ends meet but keeping our heads above water
- 1 ☒ In over our heads

## HEALTH AND WELL-BEING

128. In the past month, how often have you... Mark one answer in each row.

	5 Very often	4 Fairly often	3 Sometimes	2 Almost never	1 Never
a. Felt that you were unable to control the important things in your life? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Felt confident about your ability to handle your personal problems? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Felt that things were going your way? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Felt difficulties were piling up so high that you could not overcome them? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

129. At your current location, how likely is it that a friend, neighbor, or relative (besides your spouse) would... Mark one answer in each row.

	60 Does not apply	1 Very unlikely	2 Unlikely	3 Neither likely nor unlikely	4 Likely	5 Very likely
a. Listen to you if you needed to talk? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Help with your daily chores if you were sick? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Take care of your child(ren) in an emergency? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Lend you tools or equipment if you needed them? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Take care of your child(ren) if you needed a break? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Help you with physically demanding chores? .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



	60 Does not apply	1 Very unlikely	2 Unlikely	3 Neither likely nor unlikely	4 Likely	5 Very likely
g. Look after your belongings (house, pets, etc.) when you travel? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Loan you \$25 or more? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Give you a ride if you needed it? ....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Tell you about community resources? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Help you think about how to deal with a problem? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

130. Overall, how would you rate the current level of stress in your personal life?

- 1 ☐ Much less than usual  
 2 ☐ Less than usual  
 3 ☐ About the same as usual  
 4 ☐ More than usual  
 5 ☐ Much more than usual

131. In the past 24 months, have you (or your family) used the following military-provided programs or services? Mark "Yes" or "No" for each item.

	2 Yes	1 No
a. Fitness centers .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Chaplain services .....	<input type="checkbox"/>	<input type="checkbox"/>
c. Child care services .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Financial counseling .....	<input type="checkbox"/>	<input type="checkbox"/>
e. Family advocacy programs .....	<input type="checkbox"/>	<input type="checkbox"/>
f. Employment services for you .....	<input type="checkbox"/>	<input type="checkbox"/>
g. Family/personal counseling services .....	<input type="checkbox"/>	<input type="checkbox"/>
h. Preactivation support (e.g., briefings) .....	<input type="checkbox"/>	<input type="checkbox"/>
i. Services to families during activation/deployment .....	<input type="checkbox"/>	<input type="checkbox"/>
j. Commissary .....	<input type="checkbox"/>	<input type="checkbox"/>
k. Exchange .....	<input type="checkbox"/>	<input type="checkbox"/>

	2 Yes	1 No
l. Legal assistance .....	<input type="checkbox"/>	<input type="checkbox"/>
m. Family centers .....	<input type="checkbox"/>	<input type="checkbox"/>
n. Recreation programs, services, or facilities .....	<input type="checkbox"/>	<input type="checkbox"/>
o. Military OneSource .....	<input type="checkbox"/>	<input type="checkbox"/>

### PROGRAMS AND SERVICES

132. [Ask if Q131 a = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided fitness centers?

- 5 ☐ Very satisfied  
 4 ☐ Satisfied  
 3 ☐ Neither satisfied nor dissatisfied  
 2 ☐ Dissatisfied  
 1 ☐ Very dissatisfied

133. [Ask if Q131 b = "Yes"] In the past 24 months, how satisfied have you (or your family) been with military-provided chaplain services?

- 5 ☐ Very satisfied  
 4 ☐ Satisfied  
 3 ☐ Neither satisfied nor dissatisfied  
 2 ☐ Dissatisfied  
 1 ☐ Very dissatisfied

134. [Ask if Q131 c = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided child care services?

- 5 ☐ Very satisfied  
 4 ☐ Satisfied  
 3 ☐ Neither satisfied nor dissatisfied  
 2 ☐ Dissatisfied  
 1 ☐ Very dissatisfied

135. [Ask if Q131 d = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided financial counseling?

- 5 ☐ Very satisfied  
 4 ☐ Satisfied  
 3 ☐ Neither satisfied nor dissatisfied  
 2 ☐ Dissatisfied  
 1 ☐ Very dissatisfied

**136. [Ask if Q131 e = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided family advocacy programs?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**137. [Ask if Q131 f = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided employment services for you?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**138. [Ask if Q131 g = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided family/personal counseling services?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**139. [Ask if Q131 h = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided preactivation support (e.g., briefings)?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**140. [Ask if Q131 i = "Yes"] In the past 24 months, how satisfied have you (or your family) been with military-provided services to families during activation/deployment?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**141. [Ask if Q131 j = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided commissary?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**142. [Ask if Q131 k = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided exchange?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**143. [Ask if Q131 l = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided legal assistance?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**144. [Ask if Q131 m = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided family centers?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

**145. [Ask if Q131 n = "Yes"] In the past 24 months, how satisfied have you (or your family) been with the military-provided recreation programs, services, or facilities you (or your family) have used?**

- 5 ☒ Very satisfied
- 4 ☒ Satisfied
- 3 ☒ Neither satisfied nor dissatisfied
- 2 ☒ Dissatisfied
- 1 ☒ Very dissatisfied

146. [Ask if Q131 o = "Yes"] In the past 24 months, how satisfied have you (or your family) been with Military OneSource?

- 5 ☒ Very satisfied  
 4 ☒ Satisfied  
 3 ☒ Neither satisfied nor dissatisfied  
 2 ☒ Dissatisfied  
 1 ☒ Very dissatisfied

147. How are you and your family most likely to learn about support programs and services? **Mark one.**

- 1 ☒ Word of mouth  
 2 ☒ Newspapers/local media ads  
 3 ☒ Internet/websites  
 4 ☒ Military family support groups  
 5 ☒ Unit commander  
 6 ☒ On-base family assistance centers  
 7 ☒ Other

[Ask if Q147 = "Other"] Please specify other ways you and your family are likely to learn about support programs and services.

148. Of the following, what is the best way for your family to get support program and services? **Mark one.**

- 1 ☒ 1-800 toll free numbers  
 2 ☒ Internet/websites  
 3 ☒ E-mail  
 4 ☒ Military family support groups  
 5 ☒ Unit commander  
 6 ☒ On-base family assistance centers  
 7 ☒ Other

[Ask if Q148= "Other"] Please specify other ways for family to get support programs and services.

 Please specify

149. In the past 12 months, have you used Military OneSource in the following ways to obtain information or services? **Mark "Yes" or "No" for each item.**

	1 No	2 Yes
a. Accessed Military OneSource via the internet.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. E-mailed Military OneSource .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	1 No	2 Yes
c. Talked on the telephone with a Military OneSource consultant .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Used Military OneSource to arrange face-to-face counseling session.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

150. [Ask if Q135 a = "No" AND Q135 b = "No" AND Q135 c = "No" AND Q135 d = "No"] If you have not used Military OneSource (1-800-342-9647) in the past 12 months, what is the primary reason? **Mark one.**

- 1 ☒ Not familiar with Military OneSource  
 2 ☒ Did not need the services offered  
 3 ☒ Concerned about confidentiality  
 4 ☒ Thought I could get help elsewhere  
 5 ☒ Military OneSource was hard to use  
 6 ☒ Other

151. Do you and/or your family currently have any type of medical care coverage?

- 2 ☒ Yes  
 1 ☒ No

152. [Ask if Q151 = "Yes"] Do you/or your family currently have each of the following types of medical care coverages? **Mark "Yes" or "No" for each item.**

	1 No	2 Yes
a. Your spouse's civilian employer's medical care plan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Your civilian employer's medical care plan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Your spouse's school's medical care plan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Your school's medical care plan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Your spouse's active-duty military medical care coverage (TRICARE).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Your active duty/retired military medical care coverage .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Veterans' (VA) coverage.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Other private coverage .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

153. Do you and/or your family currently have any type of dental care coverage?

- 2 ☒ Yes  
 1 ☒ No

**154. [Ask if Q153 = "Yes"] Do you and/or your family currently have each of the following types of dental care coverages? Mark "Yes" or "No" for each item.**

	1 No	
	2 Yes	
a. Your spouse's civilian employer's dental care plan.....	<input type="checkbox"/>	<input type="checkbox"/>
b. You civilian employer's dental care plan.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Your spouse's school's dental care plan.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Your school's dental care plan.....	<input type="checkbox"/>	<input type="checkbox"/>
e. The family member TRICARE Dental Plan .....	<input type="checkbox"/>	<input type="checkbox"/>
f. Your active duty/retired military dental care coverage.....	<input type="checkbox"/>	<input type="checkbox"/>
g. Veterans' (VA) coverage.....	<input type="checkbox"/>	<input type="checkbox"/>
h. Other private coverage .....	<input type="checkbox"/>	<input type="checkbox"/>

**155. Have you or your family used TRICARE in the past 24 months**

- 60 ☐ Does not apply; my spouse was not TRICARE eligible during the past 24 months
- 2 ☐ Yes
- 1 ☐ No

**156. [Ask if Q155 = "No"] Why did you or your family not use your TRICARE benefit? Mark "Yes" or "No" for each item.**

	1 No	
	2 Yes	
a. No need for medical/dental care .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Preferred to use my civilian health care plan.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Comfort/familiarity with doctor/dentist outside of TRICARE .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Distance to TRICARE provider .....	<input type="checkbox"/>	<input type="checkbox"/>
e. Availability of TRICARE medical/dental providers/specialists .....	<input type="checkbox"/>	<input type="checkbox"/>
f. TRICARE administration (customer service, claims processing).....	<input type="checkbox"/>	<input type="checkbox"/>
g. Complexity of TRICARE process.....	<input type="checkbox"/>	<input type="checkbox"/>
h. My provider would not accept TRICARE .....	<input type="checkbox"/>	<input type="checkbox"/>
i. Other.....	<input type="checkbox"/>	<input type="checkbox"/>

**[Ask if Q155 = "No" and Q156 i = "Yes"] Please specify the other reason(s) why you or your family did not use your TRICARE benefit.**

**157. [Ask if Q155 = "Yes"] Which of following TRICARE programs have you or your family used over the past 24 months? Mark one answer in each row.**

	1 No		
	2 Yes, but not in conjunction with a civilian plan		
	3 Yes, in conjunction with a civilian plan		
a. TRICARE Standard .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. TRICARE Extra.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. TRICARE Pharmacy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**158. [Ask if Q155 = "Yes"] Have you or your family used the following optional TRICARE programs over the past 24 months? Mark "Yes" or "No" for each item.**

	1 No	
	2 Yes	
a. TRICARE Prime.....	<input type="checkbox"/>	<input type="checkbox"/>
b. TRICARE Prime Remote .....	<input type="checkbox"/>	<input type="checkbox"/>

**159. [Ask if Q155 = "Yes"] How satisfied are/were you with your or your family's TRICARE medical... Mark one answer in each row.**

	1 Very dissatisfied				
	2 Dissatisfied				
	3 Neither satisfied nor dissatisfied				
	4 Satisfied				
	5 Very satisfied				
a. Provider care? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Customer service? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Claims processing? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**160. [Ask if Q155 = "Yes"] Have you or your family been enrolled in a civilian health care plan in the past 24 months?**

- 2 ☐ Yes
- 1 ☐ No

- 161. [Ask if Q155 = "Yes" AND Q160 = "Yes"] How do the following aspects of your or your family's TRICARE medical coverage compare to what is available in the civilian world? Mark one answer in each row.**

	1 Much better in civilian plans	2 Better in civilian plans	3 No difference	4 Better in TRICARE	5 Much better in TRICARE
a. Understanding benefits .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Obtaining assistance when questions or problems arise .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Out-of-pocket cost for care .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Professionalism/"bedside manner" of physicians and other medical providers .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Availability of medical providers .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Availability of specialists .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Ability to get appointments .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Waiting time in the clinic .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Administrative requirements (e.g., claims, paperwork, approvals) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Convenience of location .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Ability to find parking .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Quality of care .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 162. [Ask if Q155 = "Yes" AND Q160 = "Yes"] Overall, how has your or your family's TRICARE medical coverage compared to your civilian health care plan?**

- 5 ☐ Much better  
 4 ☐ Better  
 3 ☐ Neither better or worse  
 2 ☐ Worse  
 1 ☐ Much worse

- 163. [Ask if Q155 = "Yes"] Have you or your family used TRICARE Dental Program (TDP) in the past 24 months?**

- 2 ☐ Yes  
 1 ☐ No

- 164. [Ask if Q155 = "Yes" AND Q163 = "Yes"] How satisfied are/were you with your or your family's TRICARE dental... Mark one answer in each row.**

	1 Very dissatisfied	2 Dissatisfied	3 Neither satisfied nor dissatisfied	4 Satisfied	5 Very satisfied
a. Provider care? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Customer service? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Claims processing? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 165. [Ask if Q155 = "Yes" AND Q163 = "Yes"] Have you or your family been enrolled in a civilian dental care plan in the past 24 months?**

- 2 ☐ Yes  
 1 ☐ No

- 166. [Ask if Q155 = "Yes" AND Q163 = "Yes" AND Q165 = "Yes"] How do the following aspects of your or your family's TRICARE dental coverage compare to what is available in the civilian world? Mark one answer in each row.**

	1 Much better in civilian plans	2 Better in civilian plans	3 No difference	4 Better in TRICARE	5 Much better in TRICARE
a. Understanding benefits .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Obtaining assistance when questions or problems arise .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Out-of-pocket cost for care .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Professionalism/"bedside manner" of dentists and other dental providers .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Availability of dental providers .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Availability of specialists .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Ability to get appointments .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Waiting time in the clinic .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Administrative requirements (e.g., claims, paperwork, approvals) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Convenience of location .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Ability to find parking .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Quality of care .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**167. [Ask if Q155 = "Yes" AND Q163= "Yes" AND Q165 = "Yes"] Overall, how has your or your family's TRICARE dental coverage compared to your civilian dental care plan?**

- 5 ☒ Much better  
4 ☒ Better  
3 ☒ Neither better or worse  
2 ☒ Worse  
1 ☒ Much worse

#### COMMUNICATING WITH YOU

**168. Do you have a zip code?**

- 2 ☒ Yes  
1 ☒ No

**[Ask if Q168 = "Yes"] Please enter your zip code.**

**169. In the future, would you prefer to answer a survey on the Web or a paper survey that is mailed to you?**

- 1 ☒ I prefer answering Web-based surveys  
2 ☒ I prefer filling out a paper survey  
3 ☒ I have no preference

#### COMMENTS

**170. How can the military provide better support for you and your family?**

**171. Thank you. We have no other questions for you. If you want to write a comment, use the space below.**

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